

# KALEIDA HEALTH FEDERAL CREDIT UNION

2023 FEE SCHEDULE				VISA DEBIT CARD FEES	
<b>DEPOSIT ACCOUNT FEES</b>		Excessive Transfers (fee charged for each transfer after #6)	\$7.00	ATM transaction or inquiry at Non-Owned Machine	Varies
Account Closure (savings or checking closed by CU due to account abuse)	\$25.00	Stop Payment - Check, ACH & CU Check	\$25.00	Card Application	\$5.00
Account Closure within 1st 30 days of opening	\$25.00	Wire Transfer - domestic in/out	\$25.00	VISA Credit Card Replacement Fee	\$15.00
New Membership Fee	\$1.00	Club WD Fee's	\$7.00	Card Replacement (due to lost in mail, bad address, misplaced)	\$15.00
Bad address (mail returned by USPS)	\$5.00/month	Installment Loan Late Fee's (New Loans after 3/1/2023)	\$25.00	Debit Card Foreign Transaction	Varies
Deposited Item Return	\$25.00	Revolving LOC & HELOC Late Fee's	20% Unpaid Interest	Card Closure (due to fraud/one free per year)	\$15.00
Credit Union Check* (per item/2 free per day)	\$3.00	Check Copy* (per copy)	\$1.00	NSF (per EFT item)	\$35.00
Check Cashing non-member on-us check (max \$2,000/day)	\$5.00	Fax/ Photo Copy	\$1.00		
Check Reprint	\$1.00	Mail Check Fee under \$500	\$5.00		
Dormant Account/ Inactive	\$25.00/month	OD Transfer Fee	\$1.00		
Legal Process (garnishment, levy, summons)	\$25.00				
Insufficient Funds (NSF) per ACH/Draft item	\$35.00				
Paper Statement* (per month) Effective 3/1/2023	\$2.00				
Research* (per hour - \$10 minimum charge)	\$25.00				
					FEE-2023