

Fee Description

Savings Account Fees	Amount
Account Closure – Accounts with no activity for twelve (12) months or longer and with a ZERO balance will be closed, without further notice	
Close Account Within 90 Days of Opening Account, including HSA savings account	\$5.00
Excessive Withdrawal – Limited to Share or Money Market Accounts Per Reg. D; First six withdrawals or transfers via telephone, fax or internet are free, thereafter: a per month fee is assessed. Transfers at an ATM or credit union branch excluded	\$5.00
Inactive Account, per month, per suffix (applies to accounts with no activity for twelve months (12) and a balance of less than \$100.00)	\$5.00
ACH / Checking Account Fees	
Check Printing (automatically deducted from checking account) including HSA savings account	Price varies by style
Check Printing Return Fees – pass through fee from check printing company applies for funds not available in the account at the time check style fee is to be electronically deducted from account including HSA savings account	varies + ACH Return Fee(s)
Courtesy Pay Fee – Per item paid ASK US ABOUT COURTESY PAY!!	\$35.00
Non-Sufficient Funds (NSF) Hold, per item including HSA savings account	\$28.00
Non-Sufficient Funds (NSF), per withdrawal. Any Type (Drafts, ACH, Bill Pay withdrawal) including HSA savings account	\$28.00
Overdraft Transfer - From main share (savings) account, per transfer (overdraft protection is not available on Money Market account)	\$5.00
Release of Stop Payment, per request including HSA savings account	\$10.00
Returned ACH Debit – Any ACH including ACH Origination item(s); per item including HSA savings account	\$28.00
Stop Payment of Cashier's Check – Two week waiting period for refund to your account including HSA savings account	\$35.00
Stop Payment, per request including HSA savings account	\$30.00
ATM/Debit and VISA Credit Card Fees	
ATM withdrawal or pin-based Debit Card transactions, based on available balance. (***Some accounts may not exceed up to \$500/per 24hr period. Including weekends and holidays)	Not to exceed \$200 Per 24hr Period
Foreign ATM Balance Inquiry Fee –For non-KHN CU ATMs (including Alliance One Network)	\$0.75
Foreign ATM Deposit Fee – For non-KHN CU ATMs (including Alliance One Network)	\$0.75
Foreign ATM Withdrawal Fee - For non-KHN CU ATMs (including Alliance One Network) **All KHNCU owned ATMS are Fee Free!!**	\$0.75
PIN-based (Debit) Point-of-Sale (POS) transactions using Debit Card; including cash back option	\$0.75
Replacement ATM or Debit Card, including HSA debit cards. First two (2) HSA cards are free if more than one signer, any additional:	\$5.00
Replacement PIN Mailer (personal identification number) for ATM or Debit Card	\$3.00
Signature based (Credit) transaction using Debit card, based on available balance. **Including weekends and holidays	Not to exceed \$1,000 Per 24hr Period
Signature-based (Credit) Purchases using Debit Card; no cash back option (Just say "CREDIT, please!")	FREE!
VISA Annual Fee	NONE!
VISA Balance Transfer Fee– More information can be found in your VISA Disclosure **APY 12.5%	Free!
VISA Card Replacement Fee – More information can be found in your VISA Disclosure	\$5.00
VISA Cash Advance – More information can be found in your VISA Disclosure	18.00%
VISA Credit Card – Annual percentage rate; grace period for purchases 25 days	12.50%
VISA Document Copy Fee – Per item, for each copy of a sales draft or statement that you request	\$2.50
VISA Late Fee – Charged if the minimum monthly payment is not made within 10 days of due date	\$15.00
VISA Returned Payment – More information can be found in your VISA Disclosure	\$25.00

Consumer Loan and Mortgage Related Fees	
Consumer Loan Application Processing Fee, per applicant	\$10.00
Mortgage Loan Credit Report Fee, per applicant / joint applicant	\$12.00 / \$19.00
Loan Late Fee – 10% of contract monthly payment amount and charged 10 days after the contract monthly due date	
Loan Payments Made by Credit Card – Processing fee, per payment, per loan	\$5.00
Mortgage Loan Late Fee – 5% of contract monthly payment amount and charged 15 days after the due date	
Subordination Fee	\$200.00

Other Service Fees	
Account Research/Record Recovery/Reconciliation, per hour (\$15.00 minimum)	\$15.00
ACH Origination Processing	FREE!
Cash KH Network Check - Non-Member (FREE to our Members!)	\$5.00
Check Copy, per check number	\$2.50
Duplicate/reprint IRS tax form	\$3.00
Fax on Demand, per page	\$1.00
Incoming Wire Transfer	FREE!
Incorrect Address, returned item from USPS – Please remember to contact us & change address!	\$3.00
Legal Item Processing (liens, tax and bank account levies, court ordered garnishments) - Fee per payment issued	\$15.00 setup fee \$5.00 per check
Loan and VISA Collection Costs – You promise to pay all costs of collecting the amount you owe under the agreement	
Money Order - Member	\$2.00
Money Order – Non-Member	\$3.00
Money Order Copy request, per item	\$2.50
Notary Public	FREE!
Online Banking – Go to www.khnetworkcu.com	FREE!
Online Bill Pay – Attached to checking or savings account	FREE!
Overnight Express Mail of ATM or Debit Card and PIN Mailer plus shipping cost – two fees: overnight mail \$70; shipping fee \$70 (**Fees charged by card processor not the Credit Union)	\$70 + \$70 = \$140
Printed Account History, per month	\$2.00
Remove Joint Owner	\$25.00
Skip-A-Pay (when offered and upon approval)	\$39.00 per loan
Touch-Tone-Teller, automated system (937) 395-8878	FREE!
VISA Gift Card – Card is active 24 hours after purchase; cannot use for car rental, hotel reservation or gasoline pay-at-the-pump. Can be used for pre-pay gasoline.	\$2.50 per card activation
Wire Transfer - Domestic	\$20.00
Wire Transfer - International	\$45.00

- Initial deposit to open a Share account is par value: \$5.00 .
- Initial deposit to open a Checking account is \$50.00.
- No minimum balance required for Checking account.
- A negative balance in any account is subject to NSF fees.
- Minimum balance to earn dividends on Share, Christmas Club and Vacation Club is \$1,000.00.
- Minimum balance to earn dividends on Blue Ribbon Savings and Blue Ribbon Checking is \$2,500.00.
- Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- The Dividend Rate and Annual Percentage Yield set forth herein are accurate as of the Effective Date and is the rate which the credit union anticipates paying for the applicable dividend period.



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