

KEMBA Financial Credit Union

Member Account Fee Information

THE FOLLOWING DISCLOSURE CONTAINS IMPORTANT INFORMATION, TOGETHER WITH THE TERMS AND CONDITIONS OF ANY FEE OR FEES THAT MAY APPLY TO YOU, YOUR ACCOUNTS, AND/OR OTHER CREDIT UNION SERVICES DESCRIBED HEREIN.

ATM/Debit Cards

KEMBA Owned ATM Transactions	Free & Unlimited
Non-KEMBA Owned ATM Transactions (including balance inquiries)	
KEMBA Advantage* Member	8 free/month; \$2.00/each thereafter
Age ≤ 23	6 free/month; \$2.00/each thereafter
Otherwise	4 free/month; \$2.00/each thereafter
NOTICE: the above fees do not include, and are in addition to, any fees or charges charged by the ATM operator and/or the network operator.	
PLUS ATM Network Transactions	\$2.00/each

Checking Accounts

High Performance Checking	
With an average daily balance in checking of only \$1,000.00	Free
Otherwise	\$8.95/month
Fresh Start Checking	
With Direct Deposit of at least \$500.00 into checking	\$8.95/month
Otherwise	\$10.95/month
Checks	
KEMBA Advantage member	One free box/year**
Otherwise	Varies by design
Check Copy	
Printed through Online Banking	Free
Phone/Branch/Email request for printed copy	\$5.00/copy
ACH and Check Stop Payments	
KEMBA Advantage Member	Free
Member request through Online Banking (excludes ACH)	Free
Otherwise	\$25.00/item

Wire Transfers

Incoming Domestic or International Wire Transfer	
KEMBA Advantage Member	\$7.50
Otherwise	\$15.00
Outgoing Domestic Wire Transfer (\$100.00 minimum)	
KEMBA Advantage Member	\$10.00
Otherwise	\$20.00
Outgoing International Wire Transfer (\$100.00 minimum)	
KEMBA Advantage Member	\$35.00
Otherwise	\$45.00

Miscellaneous

Membership Fee†	
KEMBA Advantage Member	Free
With an average daily balance of only \$250.00 in combined total household deposits and loans, or an active loan, or an active checking account or age ≤ 23	Free
Otherwise	\$5.00/month
Money Market Minimum Balance Fee	
With an average daily balance of at least \$1,000.00 in Money Market	Free
Otherwise	\$10.00/month
Signature Guarantee Fee	
KEMBA Advantage member	Free
Otherwise	\$5.00
Account Research/Reconciliation	
KEMBA Advantage member	Free
Otherwise	\$5.00
Statement Copy (duplicate paper copy)	\$5.00/copy
Access eStatement via Online Banking	Free
Cashiers Check, Money Order, or Official Check	
KEMBA Advantage member	\$2.50
Otherwise	\$5.00
Legal Process (garnishments, levies, escheatment)	\$25.00/occurrence
Overdraft Transfer from one of Your Accounts to another Account (made by Us at Our option) in accordance with the Agreements and Disclosures to cover (pay the amount of any debit, transaction or item in full) an overdraft.	
Savings to Checking	Free
Credit Card to Checking	\$5.00 + interest, per each transfer
Line-of-Credit to Checking	\$5.00 + interest, per each transfer
Early Account Closure Fee	\$25.00
(For closing a personal or business account/relationship within the first 6 months of membership)	
Non-Member Check Cashing Fee	\$5.00/each
Non-Sufficient Funds, Overdraft & Courtesy Pay Items	\$27.00/each
(Maximum of 4 fees charged per day, per share account)	
Replacement Card Fee	\$8.00/each
Applies to Credit, Debit, ATM, and HSA cards when reported lost or damaged. Does not apply to replacement for card expiration. Advantage members receive one replacement at no charge.	

*To earn KEMBA Advantage member status, the following requirements must be met each month: (1) Have an active checking account and make at least 15 qualifying transactions, which include any combination of the following: cleared checks, Debit Card transactions, online bill payments, electronic loan payments made from Your KEMBA checking account, automatic deposits or withdrawals, and Virtual Deposits; (2) Have Direct Deposit of Your entire payroll, Social Security, or pension check (minimum of \$1,000.00/month); (3) Receive eStatements. Subject to applicable law, KEMBA reserves the right to change or cancel this program at any time. If You meet the qualifications during a given calendar month, You will enjoy KEMBA Advantage benefits the next month. When any member of Your household qualifies for the KEMBA Advantage program, Your entire household will receive benefit of that program. **Limited to standard Regal check design. †Fee waived for first twelve months of KEMBA Membership. Fees accurate as of 11.22.2023.