

### Basic Checking

NSF Fee:	\$0.00 per item
Overdraft Fee: (There is a limit of four (4) overdraft fees that we will charge you in one day)	\$30.00 per item
Returned Deposited Item Fee:	\$30.00 per item
Check Copy	\$5.00 per item (Free via Estatements) <sup>1</sup>
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

### Worry-free Checking

NSF Fee:	\$0.00 per item
Returned Deposited Item Fee:	\$30.00 per item
Check Copy:	\$5.00 per item (Free via eStatements) <sup>1</sup>
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

### Checking Plus

Monthly Service Fee:	\$5.00 per month
NSF Fee:	\$0.00 per item
Overdraft Fee: (There is a limit of four (4) overdraft fees that we will charge you in one day)	\$30.00 per item
Returned Deposited Item Fee:	\$30.00 per item
Check Copy	\$5.00 per item (Free via Estatements) <sup>1</sup>
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

### Teen Checking / No Overdraft Checking (No overdraft services apply to these accounts)

NSF Fee:	\$0.00 per item
Returned Deposited Item Fee:	\$30.00 per item
Check Copy:	\$5.00 per item (Free via Estatements) <sup>1</sup>
Deposit of Foreign Check (Drawn on a Non-U.S. Bank)	\$35.00 per item

<sup>1</sup> Access via KCT Online, KCT's Free online banking service.

## Visa Card Services

Replacement for Lost Debit/Credit Card:	\$10.00
Debit/Credit Card Expedite Fee:	\$25.00

## Wire Transfers (there is a 24-hour business day wait on all wire transfers)

Domestic Wire Transfer In:	\$10.00 per transfer
Domestic Wire Transfer Out:	\$30.00 per transfer

## Teller Services

Cashier's Check	\$5.00
Teller Check:	1 free per day, \$5 each additional thereafter
Non-Member Check Cashing	\$10.00

## Service Fees

Account Activity Printout:	\$5.00 (free online) <sup>1</sup>
Account Closure (If closed within one year):	\$5.00
Inactive Account (No transaction activity for 24 months):	\$5.00 per month
Returned Mail Fee (Mail returned with no forwarding address):	\$10.00 per item
Stop Payment Requests (Checks, ACH or Cashier's Checks):	\$30.00
Unclaimed Property Processing (Charged to account before funds are transferred to the State of Illinois after 3 years of inactivity)	\$30.00
Account Reconciliation:	\$20.00 per hour
Account Research (1 hour minimum):	\$35.00 per hour
Documentation:	\$10.00
Collection Item:	\$28.00 per item
Statement Copy:	\$5.00 per statement (free online)
Legal (Tax liens, levies, garnishments, etc):	\$100.00
Loan Skip-a-Pay (If eligible)	\$35.00 per item
Medallion Signature:	\$35.00
Notary Services:	Free (\$5.00 non-members)
Excessive Withdrawal Fee (for Savings or Money Market Accounts - Withdrawal over six (6) per month limit):	\$5.00
• For each transaction/withdrawal exceeding six (6) preauthorized, automatic, or digital banking transfers per month limit.	

<sup>1</sup> Access via KCT Online, KCT's Free online banking service.