

KEMBA Roanoke Federal Credit Union Fee Schedule

Checking (Share Draft) Fees:

NSF Fee:	\$30.00 per item
Returned Item Fee:	\$30.00 per item
Courtesy Pay Fee:	\$30.00 per item
Stop Payment Fee:	\$25.00 per item
Check Printing Fee:	Depends on style
Check Copy Fee:	\$2.00 per copy
Opportunity Checking Set-Up Fee:	\$10.00
Opportunity Checking Debit Card Fee:	\$15.00

Other Service Fees (applicable to all accounts):

Account Reconciliation:	\$15.00 per hour
Statement Copy Fee:	\$2.00 per copy
Deposited Item Return Fee:	\$25.00 per item
Wire Transfer (Outgoing):	\$20.00
International Wire Transfer:	\$50.00
Inactive Account Fee:	\$5.00 per month**
Returned Mail Fee:	\$5.00
Legal Service Fee:	\$50.00
Loan Extension/Modification:	\$35.00
Replacement Debit Card:	\$15.00
Account Re-Open	\$25.00
Account Closure (within 90 days)	\$20.00
Mortgage Release:	Based on Municipality
Check Cashing Fee:	\$5.00
Early Withdrawal (Club Accounts)	\$10.00
Expedited Title Release Fee	\$25.00
Overnight Mail Fee	\$25.00

Electronic Funds Transfer Fees:

Nonproprietary ATM Withdrawal/Transfer Fee...\$1.00 per withdrawal/transfer

Safe Deposit Boxes:

3X5 Size	\$20.00 per year	7X10 Size	\$70.00 per year
5X5 Size	\$30.00 per year	Drilling Fee	See Teller
3X10 Size	\$35.00 per year	Key Rental	\$10.00

Loan Late Fees:

Loan late fee of 5% of the current scheduled payment (with a minimum of \$25). Applies to loan payments received 6 or more calendar days past your due date.

* This fee schedule is subject to change without notice.

** Accounts are imposed an inactivity fee of \$5.00 per month if they have no activity for 12 months. Speak with a KEMBA member service representative for details on keeping your account active.