

Account Services and Fees



Debit Card and ATM Transactions

Kish Debit Card	no charge
Kish ATM Card	no charge
Card Replacement	\$10
Expedited Card Delivery	\$65
PIN Replacement	\$5
Expedited PIN Replacement	\$25
Foreign Transaction (<i>Foreign Tran Fee</i>)	1% of the transaction amount
Kish Bank ATM Transactions	no charge
Non-Kish ATM Transactions (<i>NonKish ATM Trans</i>)	
Priority Club Checking	10 free per statement period; \$2 per transaction after 10
Expect More Checking	6 free per statement period; \$2 per transaction after 6
Go Green. Get Green. Checking	4 free per statement period; \$2 per transaction after 4
Direct Banking Plan	no charge
All Other Accounts	\$2 per transaction
Non-Kish ATM Balance Inquiries (<i>NonKishATM Bal Inq</i>)	
Priority Club Checking	no charge
All Other Accounts	\$2 per inquiry

Overdraft Services

Overdraft Fee	\$32
<i>An Overdraft Fee is charged when the item is paid</i>	
NSF Return Item Fee	\$37
<i>Also known as Non-Sufficient Funds or NSF Return Fee; is charged when the item is returned unpaid</i>	
Maximum Number of Overdraft Item Fees	6 per day
<i>Maximum applies only to checking accounts enrolled in Kish Courtesy Overdraft Program</i>	
Overdraft Balance Threshold	\$5
<i>If the account is overdrawn by \$5 or less, no Overdraft Fee will be assessed (threshold applies only to checking accounts enrolled in Kish Courtesy Overdraft Program)</i>	
Overdraft Protection Transfer Fee (<i>OD Transfer Fee</i>)	
<i>Fee for the transfer of funds from a checking, savings, money market, or line of credit (with approval) to cover an overdraft</i>	
Priority Club Checking	no charge
Direct Banking Plan	no charge
All Other Checking Accounts	\$10

OnLine, Mobile, and Telephone Banking

OnLine and Mobile Banking	no charge
OnLine and Mobile Bill Payment	no charge
Bill Payment Fees	
Paper Check Stop Payment (<i>per check</i>)	\$30
Overnight Check	\$19.99
Expedited Electronic Payment	\$4.99
Telephone Banking	no charge

Statements

E-Statement	no charge
Paper Statement (<i>per statement period</i>)	
Go Green. Get Green. Checking	\$5
All Other Accounts	no charge
Check Images on Statements (<i>per statement period</i>)	
Absolutely Free	\$5
All Other Accounts	no charge
Interim Statement	\$5
Statement Binders	\$3

Wire Transfers

Domestic Wires	
Incoming (<i>Wire Tran In W/ Fee</i>)	\$15
Outgoing (<i>Wire Trans-Out Fee</i>)	\$25
International Wires	
Incoming (<i>Int Wire In W/ Fee</i>)	\$15
Outgoing (<i>Int Wire Out W/Fee</i>)	\$30
Tracer	\$10

Miscellaneous Account Services

Account Research	no charge for first ½ hour; \$25 for each additional ½ hour
Check Cashing (<i>per check</i>)	\$5
<i>For non-customers</i>	
Check and Deposit Ticket Reorder	cost varies
Escheat Fee	\$50
Garnishment (<i>per item</i>)	\$150
Return Mail Fee	\$10
<i>Per month upon second occurrence</i>	
Indemnity Bond	\$10
IRA Transfer Fee	\$30
Counter Check (<i>per check</i>)	\$1
Medallion Signature Guarantee	\$10
<i>Customers only</i>	
Night Depository (<i>per bag</i>)	\$30
Zipper Bags	\$3
Endorsement Stamp	at cost

Images and Photocopy Requests

Check Copy	\$5
Statement Copy	\$5
Photocopies (per page)	\$0.25
Fax Services (sending and receiving)	\$5

Cash Alternatives

Cashier's Check	
Priority Club Checking	\$4
Expect More Checking	\$4
Direct Banking Plan	\$4
All Other Accounts	\$8
Money Order	
Priority Club Checking	\$3.50
Expect More Checking	\$3.50
Direct Banking Plan	\$3.50
All Other Accounts	\$7
Prepaid MasterCard® Gift Card	\$3
Kish Bank Go Anywhere Card	\$15
Kish Bank Go Anywhere Card Reload	\$2

Safe Deposit Boxes

Annual Rental Fee	cost varies
Annual Rental Discounts (primary box)	
Direct Banking Plan	\$10 discount
Expect More Checking	\$8 discount
Priority Club Checking	\$10 discount
Late Payment Fee	\$5
<i>A Late Payment Fee is charged when payment is 30 days past due</i>	
Servicing Fees	
Inventory	\$150
Drilling	at cost, minimum \$100
Replace Lost Key (per key)	\$25

International Services

Euro/Canadian Currency Exchange Fee	\$6
Foreign Check Collection (per item)	
Canadian	\$10
Non-Canadian	\$40