

# Account Services and Fees



## Checking, Savings, and Money Market Accounts

Early Closure Fee <i>If the account is closed within 180 days of opening</i>	\$25
Excessive Withdrawal Fee (per transaction) <i>Fee is charged on Money Market and Savings accounts when exceeding 6 permissible transactions per statement period</i>	\$12
Deposited Returned Item (Deposit Ret Item)	\$12
Stop Payment Fee (per check)	
Priority Club Checking	no charge
Direct Banking Plan	no charge
All Other Checking Accounts	\$32
Monthly Inactive Account Fee (Inactive Acct Fee) <i>If the customer does not initiate a transaction for 12 consecutive months</i>	
Savings, Money Market, and Health Savings Accounts	no charge
Checking Accounts	\$10
Monthly Dormant Account Fee (Dormant Acct Fee) <i>If the customer does not initiate a transaction for 24 consecutive months</i>	\$10

## 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 (Foreign Tran Fee)	1% of the transaction amount
Kish Bank ATM Transactions	no charge
Non-Kish ATM Transactions (NonKish ATM Trans)	
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 (NonKishATM Bal Inq)	
Priority Club Checking	no charge
Direct Banking Plan	no charge
All Other Accounts	\$2 per inquiry

## Overdraft Services

Overdraft Fee <i>An Overdraft Fee is charged when the item is paid; if checking accounts enrolled in Kish Courtesy Overdraft Program are overdrawn by \$5 or less, no Overdraft Fee will be assessed</i>	\$32
NSF Return Item Fee <i>Also known as Non-Sufficient Funds or NSF Return Fee; is charged when the item is returned unpaid</i>	\$37
Maximum Number of Overdraft Item Fees <i>Maximum applies only to checking accounts enrolled in Kish Courtesy Overdraft Program</i>	6 per day
Overdraft Protection Transfer Fee (OD Transfer Fee) <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 (per check)	\$30
Overnight Check	\$19.99
Expedited Electronic Payment	\$4.99
Telephone Banking	no charge

## Statements

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

## Wire Transfers

Domestic Wires	
Incoming (Wire Tran In W/ Fee)	\$15
Outgoing (Wire Trans-Out Fee)	\$25
International Wires	
Incoming (Int Wire In W/ Fee)	\$15
Outgoing (Int Wire Out W/Fee)	\$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> ) <i>For non-customers</i>	\$5
Check and Deposit Ticket Reorder	cost varies
Escheat Fee	\$50
Garnishment ( <i>per item</i> )	\$150
Return Mail Fee <i>Per month upon second occurrence</i>	\$10
Indemnity Bond	\$10
IRA Transfer Fee	\$30
Counter Check ( <i>per check</i> )	\$1
Medallion Signature Guarantee <i>Customers only</i>	\$10
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 ( <i>per page</i> )	\$0.25
Fax Services ( <i>sending and receiving</i> )	\$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 ( <i>primary box</i> )	
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 ( <i>per key</i> )	\$25

### International Services

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