

Schedule of Service Fees

effective November 28, 2016



This schedule of fees is a supplement to the terms and conditions received at the time of account opening. The fee structure may vary based on the type of account in which you are enrolled. Fees are subject to change.

Deposit Account Fees

Overdrafts.....	\$32.00
Returned Overdrafts.....	\$37.00
Deposited Returned Item.....	\$12.00
Overdraft Transfer Charge.....	\$10.00
Stop Payment (per item).....	\$32.00
Check Cashing (non-customers).....	\$5.00
Research & Reconciliation.....	No charge first ½ hour, \$25.00 for each additional ½ hour
Check Printing.....	Cost varies
Statement Copy.....	\$5.00
Interim Statement.....	\$5.00
Check Copy.....	\$5.00
IRA Transfer Fee.....	\$30.00
Account Closing Fee (if within 180 days of opening).....	\$25.00
Indexed Cash Fund Excess Transactions.....	\$12.00
Savings Account Excess Transactions.....	\$12.00
Dormant Account.....	\$10.00 per month (after 24 months)
Inactive Account.....	\$10.00 per month (after 12 months)
Escheat Fee.....	\$50.00
Indemnity Bond.....	\$10.00
Return Mail (after 2 nd occurrence).....	\$10.00 per month

Loan Fees

FlexLine Transfer Fee.....	\$100.00
Retail Loan Underwriting Fee.....	\$75.00
Line of Credit Return Item Fee.....	\$20.00
Loan Coupon Book Replacement Fee.....	\$5.00
Loan Drafting Hold.....	\$5.00

Wire Fees

Domestic - outgoing.....	\$25.00
Domestic - incoming.....	\$15.00
Foreign - outgoing.....	\$30.00
Foreign - incoming.....	\$15.00
Wire Tracer.....	\$10.00

Card Fees

Replacement of Card.....	\$10.00
Expedited Delivery of Card.....	\$65.00
PIN Replacement.....	\$5.00

Expedited PIN Replacement.....	\$25.00
Non-Kish ATM Transactions (NonKishATM Trans).....	\$2.00
Non-Kish ATM Balance Inquiries (NonKishATM Bal Inq).....	\$2.00
Prepaid MasterCard® Gift Card.....	\$3.00
Kish Bank Go Anywhere Card.....	\$15.00
Kish Bank Go Anywhere Card Reload Fee.....	\$2.00

Safe Deposit Box Fees

Annual Rental.....	Cost varies based on size of box
Late Payment (after 30 days).....	\$5.00
Inventory.....	\$150.00
Drilling.....	At cost; minimum \$100.00
Replace lost key (per key).....	\$25.00

Other Fees

Cashier's Check.....	\$8.00
Money Order (customers only).....	\$7.00
Counter Check (per check).....	\$1.00

Travelers Checks:

One Signer.....	2% of the amount purchased
Cheques for Two.....	2% of the amount purchased

Foreign Check Collection (per item):

Canadian.....	\$10.00
Non-Canadian.....	\$40.00

Medallion Signature Guarantee (customers only).....	\$10.00
Garnishment (per item).....	\$150.00
Euro/Canadian Currency Exchange Fee.....	\$6.00
Night Depository (per deposit bag).....	\$30.00
Zipper Bags.....	\$3.00
Check Image Binders.....	\$3.00
Photocopies (per page).....	\$0.25
Endorsement Stamp.....	At cost
Fax Services (sending and receiving).....	\$5.00

Bill Payment Fees:

Paper Check Stop Payment.....	\$30.00
Overnight Check.....	\$19.99
Expedited Electronic Payment.....	\$4.99

