

Kellogg Employees Credit Union

Service Charge List as at March 28, 2011

Free to Direct Depositors

(Direct Depositors have their whole pay deposited to Credit Union)

ATM Card Use

- **Free** – 10 cash withdrawals per month at Exchange Locations (Access to the No Surcharge network of 2400 ATMs in Canada list available www.kelloggcu.com)
 - Limit of 10 does not apply if you have your MORTGAGE at the Credit Union
- **Free** – Debit card use (purchases in stores)
- **Free** –Cash Back option in stores
- **Free** – Replacement Cards

Utility Bill Payments

- **Free**

Chequing

- **Free** Accounts
- **Free** Cheques
 - (unless member requests special cheque order ie) duplicates or pictures)
- **Free** use of cheques

Kellogg Employees Credit Union

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Free to All Members

Accounts

- **Free** accounts (no monthly fee)

Internet Banking Access

- **Free** access
- **Free** imaged cheques (time limit applies)
- **Free** bill payments
- **Free** Inquiries

Save it Up Accounts

- **Free**

Investments/Retirement

- **Free** Advice
- **Free** Plans
- **Free** set up of registered accounts at KECU

Transfers to US Accounts

- **Free**

Telephone Banking Inquiries

- **Free**

Overdraft Ability

- **Free** to have the ability, if used charges apply

In Branch Transactions

- **Free**

Electronic Funds Transfers (member needs to sign form for outgoing)

- **Free** incoming and outgoing

Mortgage/Loan

- **Free** application
- **Free** registration and appraisal when KECU pays out another FI

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Charges to All Members Not on Direct Deposit

ATM Card Use

- \$1.50 per use in Canada and the USA
 - Members who access their accounts through Exchange Locations (list available www.kelloggcu.com) will not get a charge from the issuing institution
- \$0.65 – Debit card use (purchases in stores)
- \$0.00 – Cash Back option in stores if done during the purchase
- \$5.00 – Replacement Cards

Utility Bill Payments (unless through Internet Banking)

- \$1.50

Chequing

- **Free** to have the account
- \$0.65 per cheque written
- \$2.50 per book of 25 cheques

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Charges to All Members

Cheques

- Personalized order - Staff will quote at time of order
- \$25.00 – written on CDN account in foreign currency
- \$15.00 – Certified cheques
- \$1.50 – per item if member requires staff to access images for them (members can access for **Free** through internet banking up to a certain time frame)

Overdraft Accounts (Free** application and no stand by fees apply)**

- 20% per annum on used amounts
- 30% per annum on amounts over the authorized limit
- \$5.00 Minimum monthly charge if authorized amount used

NSF Returned Items (incoming or outgoing)

- \$40.00
- \$10.00 for third party items

Item Returned to KECU NSF

- \$15.00

Money Wires (members not on direct deposit)

- \$65.00 per item outgoing
- \$25.00 per incoming

Money Wires (members on direct deposit)

- \$25.00 per item outgoing under \$9,999.99
- \$40.00 for items outgoing over \$10,000
- **Free** incoming

Utility Bill Traces

- **Free** if our error
- \$15.00 if member error

Stop Payment (Free** to place on account – member should make effort to have stopped on other end – cannot stop without signature)**

- \$15.00 once item clears account
- \$40.00 if stopped because member does not have funds

Non-encoded Items

- \$10.00

Drafts (**Free** to KECU mortgage holders)

- \$5.00 for USA and CDN
- \$5.00 replacement
- Fee is not waived if member cancels an already issued draft

Account Transfer to another Institution

- \$20.00

Close Account within 90 Days of Opening

- \$15.00

Collection Request

- \$30.00

Entry or Statement Search

- \$25.00 per hour minimum charge of one hour over 90 days
- \$5.00 to search within 90 days

League Dues

- \$10.00 per annum (charged to every member and paid to our Central)

Dormant Accounts (every effort is made by staff to not have account go dormant and to locate member)

- \$50.00 per annum

Registered Accounts

- \$100.00 per transfer out
- \$15.00 per duplicate receipt

Mortgage

- \$250.00 to discharge
- \$200.00 for assignment