

**Truth-in-Savings Disclosure – Effective January 1, 2012**

**KGEFCU's List of Fees**

**Share Account Fees**

Maintenance \$1.00/Month if the minimum balance is not maintained  
Excessive Withdrawal \$0.50/Withdrawal if more than 6 withdrawals per month  
Automatic Overdraft Transfer \$1.00/Item  
Dormant Account \$5.00/Quarter if account inactive for 1 year or more

**Share Draft Account Fees**

NSF \$25.00/Item (effective January 1, 2012)  
Stop Payment \$10.00/Request for draft  
Stop Payment \$10.00/Request for credit union check  
Share Draft Printing/Prices may vary depending upon style.  
Share Draft Account/Copy of Paid Drafts \$5.00/Draft.  
Share Draft Account/Share Draft History \$5.00/Month  
Temporary Checks \$1 per 4 checks/Minimum 4 required

**Other Service Fees (applicable to all accounts)**

Cashier Checks/First two are free/\$2 for each subsequent check.  
Coin Handling and processing 10% fee for any coin amount over \$50.  
Courtesy Pay \$25.00/Item  
Copy of Paid CU Check \$5.00/Copy  
Account Collection \$15.00  
ANY Request account research older than 60 days \$20 per hour/One hour minimum.  
Statement Copy \$5.00/Copy  
Returned Mail/Statements \$2 per returned statement after two unsuccessful attempts to mail.  
Deposited Item Return \$15.00/Item  
Legal Items Processing \$25 per legal item received for judgments levies, etc.  
Wire Transfer (Incoming) \$10.00/Transfer  
Wire Transfer (Outgoing) \$20.00/Transfer  
Wire Transfer (International) \$40.00/Transfer  
Account Reconciliation \$20.00/Hour  
Fax Service \$1.00 Page  
Photocopy \$0.10/Copy (first copy no charge)  
Travelers Checks 1% fee of amount requested  
Unclaimed property/\$25 will be assessed to any unclaimed property delivered to the State of Hawaii.

**Electronic Funds Transfer Fees**

**Debit Card/Check Card**

NSF \$25.00/Item (effective January 1, 2012)  
Card Replacement \$10.00/Card  
Inactive Check Card \$1.00/Month after 6 months of inactivity  
ATM Withdrawals\* No transaction fee for the first 10 withdrawals; \$1.00 each in excess of 10 per month  
ATM Account Inquiry No transaction fee for the first 10 inquiries; \$0.50 each in excess of 10 per month  
\*ATM Surcharge will not be assessed if made thru First Hawaiian Bank ATMs or COOP ATMs. There may be a surcharge if made thru non-First Hawaiian Bank ATMs or COOP ATMs

**ACH**

NSF – Item Returned \$25.00/Item  
NSF – Force Paid \$25.00/Item

**Electronic Bill Payer**

Base No Charge  
Inactive Bill Payer/\$5 per every 90 days of inactivity.  
Excess Transaction No Charge  
NSF – Item Returned \$30.00/Item  
NSF – Force Paid \$35.00/Item  
Stop Payment \$20.00/Item

**Share Value/Membership Fee**

Par Value of One Share \$25.00  
Membership \$1.00 (one time new membership only)

**The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.**