User Fee Information

Effective 1.1.26

KANSAS CITY credit union

ACCOUNTS

Account closed within 90 days	$25.00
Account history (statement)	$5.00/mo.
Account re-open	$5.00
Account research	$30.00/hr.
ACH transaction research▲	$50.00
Check cashing	$5.00
Check copy	$2.00/ea.
Credit union check copy	$2.00/ea.
Deposit verification	$10.00
Escheat fee	$100.00
Holiday club early withdrawal	$15.00/wd
Inactive/dormant account*	$5.00/mo.
Mailed statement	$3.00
Miscellaneous copies	$0.25/pg.
Non-sufficient funds (NSF) – ACH, ATM, check or debit card	$33.00/item
Overdraft privilege	$33.00/item
Overdraft protection	$5.00/transfer
Returned deposited item	$35.00/item
Returned mail/bad address	$10.00/mo.

OTHER

Collection check	$20.00/ea
Garnishment order	$55.00/ea
Gift Card	$3.00
IRS levy	$55.00/ea
Online Payment/Deposit	$20.00
Stop payment – ACH, block, individual check	$33.00
Stop payment – Credit union check	$33.00
Teller Check/Money Order	$5.00/ea
Outgoing Wire transfer	$30.00

▲If ACH transaction was unauthorized, no fee will be assessed.

+Minimum balance required to maintain membership is $25.00. Any fees assessed can take the balance below this amount. A deposit is then required, or the account will be subject to below minimum balance fees.

*For accounts under $500.00 with no activity for 12 months.

**To avoid this fee, you can log on to CUMoney.com and set it up to withdraw from your credit union account & load onto your card within 3 business days.