

Description	Fee
ATM/Debit Card (1st card to qualifying member)	FREE
ATM/Debit Card (REPLACEMENT CARD OR PIN)	\$15.00
ATM/Debit Card (Change of PIN)	\$2.00
ATM Transactions (Kilowatt Owned ATM)	FREE
ATM Transactions (Not owned by Kilowatt)	\$1.00
ATM Advance on Line of Credit	\$1.00
Account closed within 90 days of opening	\$25.00
ACH Transfer of Funds - Special Requests	\$10.00
ACH Stop Payment	\$20.00
ACH Return Item (any reason)	\$25.00
<u>Account Maintenance Fees</u>	
Below Minimum Balance	\$5.00 per month
Dormant Account - 1 yr. Inactivity - \$100 & below	\$5.00 per month
Returned Mail	\$1.00 per Item
Account Balancing Assistance/Research (1 Hour minimum)	\$25.00 per Hour
Audio Voice Response	FREE
Automatic Transfers on a Non-Transaction Account (Regulation D - 6 per month)	\$1.50
Cashier or Teller Check	\$1.00
Cashier or Teller Checks - Voiding after day of issue	\$10.00
Credit Reports - Special Requests	\$15.00
Copy of a Draft (Check)	\$3.00
Copy (print screen) of account history	\$3.00
Christmas Club Withdrawal - Before Oct. 1	\$15.00
Deposit Item Returned (any reason)	\$25.00
Duplicate 1099 Form	\$5.00
Duplicate Lien Release	\$10.00
Duplicate Copy of Statement	\$5.00
Garnishment/IRS Levy/Court Orders	\$25.00
Overdraft (Non-sufficient electronic or paper check Paid or Return)	\$25.00
Overnight mail	\$30.00
Stop Payment request (single item or ACH)	\$20.00
Stop Payment request (series of more than 1 item)	\$25.00
Western Union (Domestic)	\$25.00
Western Union (International)	\$50.00
Wire Transfer (Domestic)	\$25.00
Wire Transfer (International)	\$50.00

Effective 5-01-09