



SERVICE FEES

Kemba offers many special services to assist you in transacting your financial business.
Depending upon your relationship with the credit union, many fees are avoidable.

- ① Fee can be avoided by using Kemba's FREE Online Banking, Touch-Tone-Teller, or Mobile Banking to transfer funds.
② Fee can be avoided by enrolling in Kemba's MVP Checking.

CHECKING

MVP Checking	\$6.00/mo
Overdraft to Loan	\$5.00/occurrence②
Overdraft to Share	\$3.00/occurrence②
Personal Check Orders	Varies according to style
Photocopy of a Cleared Check	\$5.00
Returned (NSF) Check	\$22.00
Stop Payment Order	\$33.00
Overdraft Privilege (per overdraft occurrence)	\$19.00

MISCELLANEOUS

Member Entrance Fee	\$1.00
Account Closing Fee	\$5.00
(If account closes within 6 months of opening)	
ACH/NSF Fee	\$22.00
Money Order	\$2.50②
Cashier's Check	\$5.00②
Incoming Wire Less Than \$2,500	\$15.00
Wire Transfers Within United States	\$25.00
International Wire Transfers	\$100.00
Dormant Account Fee After 12 Months No Activity	\$10.00
(per month account balance falls below \$100)	
NSF Drawn On Another Institution, Deposited or Paid On Kemba	\$10.00
Withdrawal of Less Than \$200.00 from Vacation Club	\$10.00
Early Withdrawal from Holiday Club	\$10.00
Pay by Phone Convenience Fee	\$15.00
Telephone Transfers/Balance Inquiries Through Call Center	\$1.00/each②
(First 2 per month are free, thereafter \$1.00/each)	
Check Cashing Fee	\$5.00/each
(Only for accounts with less than \$100 on deposit or no open loan or credit card)	
Check Cashing Fee Non-Member "On Us" Check	\$10.00/each
Garnishment Processing Fee	\$40.00/occurrence
IRA Withdrawal Fee if roll-over or transferred funds are withdrawn less than 6mo .	\$50.00

CO-OP SHARED BRANCHING AND ATMS

We're part of a shared branching network of over 5,000 branches, so you can do any of your banking nearly anywhere in the nation.

SURCHARGE-FREE ATMS

Access your cash using our network of over 100,000 ATMs.



ATM/CHECK CARD RELATIONSHIPS

Your monthly card holder fee is.....FREE

If you have the following:

- MVP Checking
- OR
- At least one check card purchase transaction per month at a merchant location.
- OR
- Active checking account AND active credit card account PLUS share balances totaling over \$500 OR loan balances totaling \$2,000

Your Monthly Card Holder Fee Is..... \$6.00/mo

If you have the following:

- An active checking account
- An active credit card
- Share account balance over \$500
- Loan balances totaling over \$2,000

Your Monthly Card Holder Fee Is..... \$10.00/mo

If you have share account balance less than \$500

(Monthly cardholder fees are waived for the first 90 days of new membership and for all members under 18, excluding applicable fees listed below.)

ATM/CHECK CARD/PIN BASED POINT OF SALE TRANSACTIONS

Transfer/Balance Inquiry \$3.00 |

ATM/Check Card Withdrawal NSF \$22.00 |

Withdrawal

Four (4) ATM Withdrawals Per Month at Non-Kemba ATMs* FREE |

Each Additional ATM Withdrawal Per Month \$3.00 |

No Withdrawal Fees at Kemba-Owned ATMs

Foreign Currency Transaction Fee 1% |

Replacement of Lost Debit/ATM Card (one free replacement card

per year) \$25.00 |

*Kemba is part of the Alliance One, CU HERE, and MoneyPass surcharge free networks. You can find an ATM near you by going to the ATM locator on kemba.com. Kemba fees may apply. HSA transactions are not included in the MoneyPass Network.

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