

Account Service Fees

revised January 2022

Savings Account Fees

History/Microfiche copy	\$10.00 per statement
Inactive Account (<i>inactive for 2 years</i>)	\$5.00 per quarter
Share to share transfer (<i>one CU to another</i>)	\$5.50 per transfer
Money Market Account (<i>2 free withdrawals per month</i>)	\$1.00 thereafter

Checking Account Fees

NSF Fee (<i>overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means</i>)	\$30.00 per item
Check copy, mail	\$3.00 per item
Check copy, fax (<i>same day</i>)	\$5.00 per item
Stop Payment	\$30.00 per item
Deposited Item Returned	\$15.00 per item
Check Printing	Price varies with style
Overdraft Transfer Notice	\$1.00 per item
Service Charge, Business Accounts	\$5.00 per month
Interim Statements	\$10.00 per item

Other Service Fees (applicable to all accounts)

Account Reconciliation	\$25.00 per hour
Account Closed (<i>before 90 days</i>)	\$10.00
Account Closed (<i>before 90 days w/Card</i>)	\$15.00
Statement copy (<i>extra</i>)	\$15.00 per copy
Domestic Wire transfers (<i>outgoing only</i>)	\$20.00 per transfer
Foreign Wire transfers	\$40.00 per transfer
Teller Check (<i>3 free per day</i>)	\$0.50 each thereafter
Money Orders (<i>limit \$1,000 per money order</i>)	\$1.00 each
Visa Credit Card Late Fee	\$20.00 after 10 days
Returned Mail	\$3.00 per item
Gift Cards	\$3.00 per card
Travel Cards	\$5.00 per card
Travel Cards Reloaded	\$4.00
Bill Pay Setup Fee	\$5.00
Bill Pay Return Fee	\$5.00

Electronic Funds Transfer Fees

ACH Returns, Checking	\$30.00 per return
ACH Returns, Shares	\$30.00 per return
Card Replacement Fee	\$15.00 per card

Fees or other conditions may reduce your earnings.

Visa Foreign Transactions

Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Visa will charge 0.8% for international transactions that do not involve currency conversions.

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S. Region:

Visa assesses a cash disbursement fee of 0.15% + U.S. \$0.50 on international ATM transactions where a surcharge fee has been assessed. The 0.15% applies to the amount of cash disbursed and not the surcharge/access fee. In other words, if \$200 is disbursed and a \$3.00 surcharge fee is applied, the 0.15% will be based on the \$200.

Visa Cash Disbursement Transactions outside the U.S. Region without an Access/Surcharge Fee Assessed:

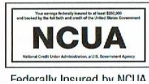
If a surcharge fee is not assessed on a qualified Visa and Plus ATM international and regional cash disbursement transaction, the ATM cash disbursement fee will be assessed based on the location of the acquirer as follows: Asian Pacific, 0.52% + US \$0.65; Canada, US \$1.25; Central/Eastern Europe, Middle East, and Africa, 0.42% + US \$0.55; Europe, US \$1.50; Latin America and the Caribbean, 0.52% + US \$0.65.



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Rate and Fee Schedule

Share and Share Draft Accounts



Rate and Fee Schedule

The rates and fees applicable to your account at **KSW Federal Credit Union** are provided in the chart below. **KSW Federal Credit Union** may offer other rates for these accounts from time to time.

Rates effective _____

Account Rates and Terms	Regular Share		Youth Share		Draft Checking		Club Accounts		Money Market Accounts		
	\$25.00	\$5.00	None	None	\$2,000.00	\$25,000.01	\$50,000.01 and over				
Dividends											
Dividend Rate											
Annual Percentage Yield											
Dividends Compounded	monthly	monthly		monthly							
Dividends Credited	monthly	monthly		monthly							
Dividend Period	monthly	monthly		monthly							
Balance Requirements											
Minimum Opening Balance	\$25.00	\$5.00	None	None							
Minimum Balance required to earn dividends	\$25.00	\$5.00	None	None	\$2,000.00	\$25,000.01	\$50,000.01				
Balance Method	average daily balance	average daily balance		average daily balance	average daily balance	average daily balance	average daily balance				
Account Limitations											
See Section 6 below.	Minimum balance required to obtain the Annual Percentage Yield for the Dividend Period.	Birth through 12 years. Minimum balance required to obtain the Annual Percentage Yield for the Dividend Period.	See Fee Schedule on reverse.		Minimum balance required to obtain the Annual Percentage Yield for the Dividend Period.	Minimum balance required to obtain the Annual Percentage Yield for the Dividend Period.	Minimum balance required to obtain the Annual Percentage Yield for the Dividend Period.				

The rates and fees appearing in this Rate and Fee Schedule are accurate and effective as of the date indicated above. If you have any questions or require current rate and fee information on your accounts, please call KSW Federal Credit Union at 207-872-5602.

Fees or other conditions may reduce your earnings.

Truth-in-Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the above accounts:

- Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts, as of the last Dividend Declaration Date are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for a 365-day period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.
- Accrual of Dividends.** Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. Except for a Certificate Account, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth above. Dividends are calculated by the Average Daily Balance method. The Average Daily Balance method is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in that period.

6. Account Limitations. Youth Program accounts transferred to Regular Share accounts at age 13.

7. Complaint Resolution Procedure. If you have a dispute with KSW Federal Credit Union regarding your account(s), you may contact us and attempt to resolve the problem directly. If we fail to resolve the problem, communicate the problem and the resolution you are seeking to Maine Bureau of Financial Institutions, Consumer Outreach Program, 36 State House Station, Augusta, ME 04333-0036.

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>. The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation. When your complaint involves a federally-chartered credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.