



UNIVERSITY OF KENTUCKY FEDERAL CREDIT UNION

Effective as of July 01, 2023

Fee Description	Fee Charged
Credit Union Membership Share	\$25.00 par value to open and must remain in account

Transactional Fees

Insufficient Fund Fee (NSF)	\$29.00 per transaction presentment
Overdraft Fee	\$29.00 per transaction presentment
Courtesy Pay Fee	\$29.00 per transaction presentment
Overdraft Account Transfer	\$3.00 per transfer
Stop Payment Fee	\$29.00 per request

Return item Fee (chargebacks):

Non-Member owned accounts	\$3.00 per item returned
Member owned accounts at other FI	\$10.00 per item returned

Other Services Fees

Check Orders - Mainstreet	Prices vary depending upon style
Check Image Copy	\$2.00 per image
Account Reconciliation	\$15.00 per hour
Account Research	\$15.00 per hour
Statement Copy	\$2.00 per statement
Cashier Check	\$5.00 per check (Payable to 3rd Party)
Money Order	\$1.00 per check
Coin Machine Counting - Non-member fee	8% service charge on total transaction
Inactive (Dormant) Account - After 1 year if balance is less than \$500	\$5.00 per month per account
Escheatment	\$75.00 per account
Garnishment/Tax Levy	\$75.00 per request
International Currency Order	\$32.00 per order

VISA Debit Card Fees

Replacement Card Fee	\$5.00 per card
Expedited Delivery	\$35.00 per request
VISA International Fee	1% of purchase
Foreign ATM Fees (Non-UKFCU ATM)	No fee

Wire Transfer Request: (Incoming/Outgoing)

Domestic Wire Transfer	\$20.00 per transfer
International Wire Transfer (Commercial Only)	\$40.00 per transfer

Self - Storage Box - Only Available at Reynolds Rd Branch

Box A - 21x10x2.5 in	\$25.00 Annual Fee per box
Box B - 21x10x4.5 in	\$50.00 Annual Fee per box
Box C - 21x10x6.25 in	\$75.00 Annual Fee per box
Box D - 21x10x10 in	\$100.00 Annual Fee per box

Additional Business Account Fees

Business Membership Share	\$25.00 par value to open and must remain in account
Rolled Coin (Commercial Only)	\$0.05 per Roll
Basic Business Checking	150 free transactions, \$0.25 per transaction over 150. No monthly Maintenance Fee
Business Plus Checking	250 free transactions, \$0.25 per transaction over 250. \$10.00 monthly maintenance fee unless maintaining a \$5,000 average monthly balance
Business Premium Checking	\$0.15 per transaction, \$20.00 monthly maintenance fee, Earning Credit is credited against fees for balances maintained

VISA Credit Card Fees

Late Fee	See Credit Agreement
Over-the-Credit Limit Fee	See Credit Agreement
Returned Payment Fee	See Credit Agreement
Foreign Transaction Fee - VISA Platinum	1% of each transaction in U.S. dollars
Foreign Transaction Fee - VISA Signature	No fee
Credit Card Replacement Fee	\$5.00 per card
Expedited Delivery	\$35.00 per request
Statement Copy Fee	\$2.00 per request

Loan Fees

Skip-A-Pay fee (Loan Only)	\$29.00 per skip
Late Fee	See Credit Agreement
Return Item Fee	See Credit Agreement

Re-Loadable Visa Gift Cards

Non-Reloadable Gift Card	\$3.95 per card
Reloadable, Non-Personalized Gift Card	\$6.99 per card
Reloadable, Personalized Gift Card	\$10.99 per card
Service/Enrollment - Secondary Card Fee (New Account)	\$5.00 per card
Expedited Delivery - Personalized Cards only	\$35.00 per request
Replacement/Reissue Card	\$15.00 per card
EMV Chip Card International	\$15.99 per card
In-Activity (dormant) Fee	\$1.50 per month
Re-Load Fee (all card types)	\$3.00 per re-load
ATM Withdrawals	\$2.00 per transaction
Foreign Exchange Fee	1% of transaction amount