kinetic CREDIT UNION

Truth in Savings Disclosure
Fee Schedule
November 1, 2026

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Regular Savings/Prime Club Savings Monthly Service Charge (Single savings relationship and average daily balance less than $300)	$5.00 per month
Account Closing (Closed within 90 days of account opening)	$25.00
Christmas/Tax Savings Account Early Withdrawal	$15.00 per transaction
Basic Checking Account Monthly Service Charge	$10.00
Kinetic Checking Account Monthly Service Charge	$5.95
Overdraft/Returned Item	$35.00 per submission/resubmission
NSF Bill Pay/ACH	$35.00 per submission/resubmission
Items Sent for Collection	Collecting bank charges plus $10.00 handling
Collection for NSF Kinetic Check	$15.00 per item
Check Cashing (Aggregate account balance less than $300)	$3.00 per item
Stop Payment	$35.00 per request
Check Printing	Price will vary depending upon style
Temporary Checks	$5.00 per pack
Dormant Account (No account activity for 12 months or longer)	$5.00 per month, up to $60.00
Processing Garnishment/Levy	Up to $50.00 per item
Verification of Deposit	$20.00 per item
Undeliverable Mail	$5.00 per occurrence

Account Research/Reconciliation	$25.00 1st hour $10.00 each additional hour
Check Copy	$5.00 per item
Statement Duplicate/Reprint	$5.00 per statement
Kinetic Corporate Check	$10.00 per check
Money Order	$2.00 per money order
ATM/Debit/Credit Card Replacement	$5.00 per card
Priority Card (ATM/Debit/Credit)	$30.00 per card
Nonproprietary ATM Transaction	$2.00 per transaction
ATM Use by Non-Kinetic ATM Card	$3.00 per transaction
Visa Gift Card	$2.50 per card
Prepaid Debit Card	$4.00 per card
Incoming Wire	$15.00 per wire
Outgoing Wire	Carrier charge plus $15.00 handling
External Funds Transfer Expedited Payment	$5.00 per transfer
Electronic Cash Management	$15.00 per transaction
Federal Express/Express Mail Postage	Carrier charge plus $10.00 handling
Coin Counter Service Fee for Non-members	7% of coin amount

Safe Deposit Box Rental*

Size/Location	Annual Rental
3 X 5 Peachtree/North	$40.00
3 x 10 Peachtree/North/13th Center	$50.00
5 x 10 Peachtree/North/13th Center	$70.00
10 X 10 North/13th Center	$100.00
Change of Lock	$25.00
Drilling of Box	Locksmith's Charge

*$5.00 Annual Rental Discount for Prime Club Members, Active-Duty Military Members and members who maintain a Kinetic Checking Account.

The fees appearing in this Schedule are accurate and effective as of the Effective Date indicated on this Fee Schedule. If you have any questions or require current fee information on your accounts, please call the Credit Union.

Mailing Address and Phone Number
Post Office Box 9818
Columbus, GA 31908-0818
Phone (706)320-8500
Internet Access: WWW.KINETICCU.COM

Effective Date: September 1, 2026