

Account Service Fees

Savings Account Fees

- Monthly Share Account Fee No Charge
- Negative Balance Fee \$ 1.00 per day

Checking Account Fees

- Monthly Share Draft (Personal Acct.) Fee No Charge
- Monthly Share Draft (Business Acct.) Fee \$ 10.00
- Insufficient Funds (NSF) \$ 25.00 per item
- Overdraft Privilege \$ 25.00 per item
- Automatic Share Transfer \$ 2.00 per transfer (maximum six per month)
- Check Copy Mail \$ 3.00 per item
- Stop Payment Personal \$ 15.00 per item
- Stop Payment Corporate \$ 15.00 per item
- Revoked Stop Payment (corporate) \$ 15.00 per item
- Check Printing Prices may vary

Other Service Fees (applicable to all accounts)

- KV Online No Charge
- Visa® Gift Card \$ 5.00 each
- Telephone Transfers and Inquiries (employee assisted) \$ 2.00 per transfer
- Account Reconciliation \$ 15.00 per hour
- Account Research \$ 15.00 per hour
- Account History, intermittent \$ 5.00 per report
- Statement Copy \$ 2.00 per page
- Wire Transfers:
 - Incoming No Charge
 - Domestic \$ 15.00 per transfer
 - Foreign \$ 30.00 per transfer
 - Share to Share \$ 5.00 per transfer
- Foreign Currency Deposit/Redemption \$ 7.00
- Money Order \$ 1.00 each
- Corporate Share Drafts (one free per day) \$ 1.50 each
- Traveler's Checks
 - Single signature \$ 1.50 per \$100
 - Double signature \$ 2.00 per \$100
- Closing Accounts within 6 months
 - with Visa® Check Card \$ 10.00 each
 - \$ 15.00 each
- Inactive Account, quarterly inactivity \$ 5.00 per quarter
- Deposited Checks Returned \$ 10.00 per check
- Incorrect Address (mail or e-mail) \$ 3.00 per returned item
- Account Levy/Lien \$ 25.00 each

Electronic Funds Transfer (NEACH)**

- Audio Response \$ 0.00
- Visa Check Cards \$ 10.00 per card (replacement, lost or stolen card)
- Visa Check Card P.I.N. Number \$ 2.00 per number (change P.I.N.)
- Insufficient Funds \$ 25.00 per item
- Overdraft Privilege \$ 25.00 per item

Bill Pay Fees

- Member - Monthly charge up to 15 transactions \$ 0.00
- After 15 transactions \$ 1.00 per item
- Enrollment Fee \$ 10.00
- No activity after 60 days \$ 4.95 per month
- Business - Monthly charge up to 20 transactions \$ 4.95
- After 20 transactions \$ 1.00 per item
- Enrollment Fee \$ 10.00
- No activity after 60 days \$ 4.95 per month

CU24™ Visa® Check Card Fees

- Visa Check Card Surcharge SURF No Charge
- Non-SURF \$ 1.00 per trans.
- Visa Check Card, Point-of-Sale No Charge
- Visa Check Card Surcharge \$ 1.50 per trans. (foreign card withdrawals)
- Overdraft Privilege \$ 25.00 per item
- Chargeback fee for Visa Check Card \$ 25.00 per item
- Stop Payment ACH/Re-occurring \$ 30.00 per item

**Above EFT fees will be assessed to the draft account

Rev. 9/10

Complaint Resolution Procedure

If you have a dispute with KV Federal Credit Union regarding your account(s), you may contact us at 207- 623-5171 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
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.



Main Office
316 West River Road
Augusta, ME 04330
207-623-5171
Fax 207-626-2853

Oakland Branch Office
35 Oak Street
Oakland, ME 04963
207-465-4423
Fax 207-465-9456

www.kvfcu.org



Rate and Fee Schedule

Share and Share Draft Accounts



Rate and Fee Schedule

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

Rates effective _____

Account Rates and Terms	Regular Share/ HSA (Savings)	Youth Club	IRA Share	Special Savings/HSA Special Savings		Share Draft/ HSA Share Draft (Checking)	Club Accounts and Tax Club Accounts	Share Draft (Checking) Money Market
				\$2,500–10M	Over \$10M			
Dividends								
Dividend Rate								
Annual Percentage Yield								
Dividends Compounded	monthly	monthly	monthly	monthly	monthly	monthly	quarterly	monthly
Dividends Credited	monthly	monthly	monthly	monthly	monthly	monthly	quarterly	monthly
Dividend Period	monthly	monthly	monthly	monthly	monthly	monthly	quarterly	monthly
Balance Requirements								
Minimum Opening Balance	\$25.00	\$5.00	none	\$2,500.00	none	none	none	\$2,500.00
Minimum Balance required to earn dividends	\$200.00	\$5.00	none	\$2,500.00	none	\$25.00	\$25.00	\$2,500.00
Balance Method	average daily	average daily	average daily	average daily	average daily	average daily	average daily	average daily
Account Limitations								
See Section 6 below.	_____	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____	_____	_____

The rates and yields 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 information on your accounts, please call KV Federal Credit Union at 207-623-5171 or 207-465-4423.

Truth-in-Savings Account Disclosures

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

- 1. 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 at any time as determined by the Credit Union's Board of Directors.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- 3. 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 the month.
- 4. 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, IRA account, Special Savings account, or Money Market 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 and earn dividends is set forth above. Minimum balances are calculated using the Average Daily Balance method. Dividends are also calculated using the Average Daily Balance method. The Average Daily Balance 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. The Dividend Rate and corresponding Annual Percentage Yield, as of the last Dividend Declaration Date, paid on your Special Savings account will depend on the Average Daily Balance in the account as set forth above. If the Average Daily Balance was at least \$2,500, but not more than \$10,000, the lower disclosed Dividend Rate and corresponding Annual Percentage Yield would have been paid on the entire balance in the account. If the Average Daily Balance exceeded \$10,000, the higher disclosed Dividend Rate and Annual Percentage Yield would have been paid on the entire balance in the account. For a Money Market Share Draft account, if the minimum Average Daily Balance is less than \$2,500, no dividend will be earned for the dividend period in which the balance falls below the average minimum requirement.

6. Account Limitations. The account limitations for each account are set forth above. For a Share Savings Account in which transfer limitations apply, no more than six (6) preauthorized, automatic or telephone transfers may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be subject to a fee or may be closed.