

# Account Services and Fees



## Checking, Savings, and Money Market Accounts

Early Closure Fee	\$25
<i>If the account is closed within 180 days of opening</i>	
Returned Deposit Item Fee	\$15
Stop Payment Fee (per request)	\$20
Inactive Account Fee (per month)	\$10
<i>Charged if the customer does not initiate a transaction for 12 consecutive months (checking accounts only)</i>	
Dormant Account Fee (per month)	\$30
<i>Charged if the customer does not initiate a transaction for 24 consecutive months</i>	

## Debit Card and ATM Transactions

Replace Card Fee	\$10
Expedited Card Delivery	\$65
Cross Border Fee	0.9% of the transaction amount
<i>Charged on transactions in which the country code of the merchant does not equal the country code of the issuer</i>	
Currency Convert Fee	0.2% of the transaction amount
<i>Charged on international transactions where Cirrus, MasterCard, or Maestro performs a currency conversion function</i>	

## Overdraft Services

Kish Courtesy Overdraft Fee(s)	\$37
<i>Charged when the item is paid as part of the Kish Courtesy Overdraft Program coverage limit; if the account is overdrawn by \$5 or less, no Kish Courtesy Overdraft Fee will be assessed</i>	
Overdraft Fee(s)	\$37
<i>Charged when the item is paid and the account is not enrolled in the Kish Courtesy Overdraft Program or the overdraft exceeds the customer's Kish Courtesy Overdraft Program coverage limit; if the account is overdrawn by \$5 or less, no Overdraft Fee will be assessed</i>	
Returned Item Fee(s)	\$37
<i>Also known as Non-Sufficient Funds or NSF Return Fee; charged when the item is returned unpaid</i>	
Maximum Number of Overdraft Item Fees	6 per day
<i>Maximum applies only to checking accounts enrolled in Kish Courtesy Overdraft Program</i>	
Overdraft Protection Transfer Fee	\$10
<i>Fee for the transfer of funds from a checking, savings, money market, or line of credit (with approval) to cover an overdraft</i>	

## Online Bill Payment (Rush Payment Options)

Next Business Day Check Delivery	\$19.95
Second Business Day Check Delivery	\$14.95
Second Business Day Electronic Delivery	\$4.95

## Statements

Interim Statement	\$5
Statement Binders	\$5

## Wire Transfers

Domestic Wires	
Incoming Domestic Fee	\$15
Outgoing Domestic Fee	\$25
International Wires	
Incoming International Fee	\$20
Outgoing International Fee	\$30
Tracer	\$10

## Miscellaneous Account Services

Account Research	no charge for first ½ hour; \$25 for each additional ½ hour
Check Cashing (per check)	\$5
<i>For non-customers</i>	
Check and Deposit Ticket Reorder	cost varies
Escheat Fee	\$50
Garnishment (per item)	\$150
Hold Draft Fee	\$10
Returned Mail Fee (per month)	\$10
<i>Upon second occurrence</i>	
Indemnity Bond	\$50
IRA Transfer Fee	\$30
Counter Check (per check)	\$1
Medallion Signature Guarantee	\$10
<i>Customers only</i>	
Night Depository (per bag)	\$30
Zipper Bags	\$3
Endorsement Stamp	at cost

## Images and Photocopy Requests

Check Copy	\$5
Statement Copy	\$5
Photocopies (per page)	\$0.25
Fax Services (sending and receiving)	\$5

## Cash Alternatives

Cashier's Check	\$8
Money Order	\$7
Prepaid MasterCard® Gift Card	\$3
Kish Bank Go Anywhere Card	\$9.95
Kish Bank Go Anywhere Card Reload	\$2

### Safe Deposit Boxes

Annual Rental Fee	cost varies
Annual Rental Discounts ( <i>primary box</i> )	
Expect More Checking	\$10 discount
Late Payment Fee	\$5
<i>Charged when payment is 30 days past due</i>	
Servicing Fees	
Inventory	\$150
Drilling	\$100
Replace Lost Key ( <i>per key</i> )	\$25

### International Services

Euro/Canadian Currency Exchange Fee	\$6
Foreign Check Collection ( <i>per item</i> )	
Canadian	\$15
Non-Canadian	\$20