



## Banking Services and Fee Schedule

Effective January 2, 2024

### Other Checking/Savings Fees

Account Closing Fee (within 90 days of opening)	\$25.00*
Account Inquiry Print Screens	\$2.00
Checkbook Balancing (Per Hour)	\$25.00
First Time Assistance	No Charge
Inactivity Account Fee per Month	
Checking (after 12 months)	\$7.00*
Savings (after 24 months)	\$2.50*
Dormant Account Fee per Month	
Checking (after 12 months)	\$7.00
Savings (after 24 months)	\$7.00
Garnishment Fee	\$15.00
Tax Levies	\$15.00
Research (per hour / \$15 minimum)	\$25.00
Research/Image Copies (each)	\$1.00
Deposited Item Returned (per item) (COMMERCIAL ONLY)	\$3.00
Non-Sufficient Fund Check/NSF (per item)	\$20.00
Represented NSF Item Fee	\$20.00
Overdrafts/OD (per item)	\$20.00
Stop Payment	\$15.00
Special Statement	\$5.00
Duplicate Statement	\$7.00
Counter Checks (per package of 12)	\$5.00

\* Not applicable to Smart Choice Accounts; Smart Choice inactive accounts may be converted to a fee account

### ATM/Debit Card Fees

ATM Card Annual Fee (Savings & MMDA)	\$15.00
ATM/Debit Card Re-pin Fee	\$2.00
ATM/Debit Replacement Card Fee	\$5.00
Non-KCB ATM Withdrawal Fee (1 <sup>st</sup> 4 free/month)	\$2.00

### Internet Banking Fees

Account Access	No Charge
Bill Pay Services	No Charge

## Miscellaneous

Money Orders Non-Customer	\$2.00** \$5.00
Cashier Check	\$3.00**
Gift Card Fee (per card)	\$4.00
Deposit Bag (zippered)	\$5.00
Night Deposit Key & Lock Bag	\$25.00
ACH Origination - Manually	\$1.50 per item

\*\* KCB Advantage Accounts – Up to 5 free per month

## Check Cashing

Active Checking Customers	No Charge
Active Savings Customer (if \$500 average balance maintained)	No Charge
All Others	\$5.00 fee + \$1 per \$100

## Other Services

Fax Service - Outgoing	\$3.00 + \$0.50 per page
Fax Service - Incoming	\$3.00 + \$0.25 per page
KCB Advantage Accounts	Discount \$0.25 per page
Photocopies	\$0.25 per page
Photocopies for KCB Advantage Accounts	5 free per month
Notary Service Non-Customer	No Charge \$2.00
Collections Items – Incoming and Outgoing	\$20.00
Foreign Currency Orders & Exchanges	\$10.00 + Cost
Loose Coin Exchange Non-Customers	No Charge 2% of Amount
Foreign Currency Orders & Exchanges	\$10.00 + Cost

## Wire Transfers

Outgoing Domestic KCB Advantage Accounts	\$20.00 \$15.00
Outgoing International KCB Advantage Accounts	\$35.00 + Cost \$30.00 + Cost
Incoming Wire (customers) Non-Customers	No Charge \$30.00

## Safe Deposit Boxes (Lakin Branch Bank)

3 x 5 Box	\$9.00 Annually
4 x 5 Box	\$12.00 Annually
5 x 5 Box	\$18.00 Annually
3 x 10 Box	\$24.00 Annually
4 x 10 Box	\$30.00 Annually
5 x 10 Box	\$36.00 Annually
8 x 10 Box	\$48.00 Annually
10 x 10 Box	\$60.00 Annually
Box Drilling	\$100.00

**Safe Deposit Boxes (Garden City Branch Bank)**

3 x 10 Box	\$25.00 Annually
5 x 10 Box	\$45.00 Annually
10 x 10 Box	\$65.00 Annually
Box Drilling	\$100.00 - \$200.00

**Safe Deposit Box Other Fees**

Billing Surcharge	\$5.00
Lost Key Replacement	\$20.00
Late Payment	\$5.00
Non-Customer Surcharge	\$10.00*

*\* In addition to Billing Surcharge*