



Membership is **REWARDING**

3022 N. Roosevelt Blvd.
 PO Box 1898
 Key West, FL 33041-1898
 305-294-6622 • 800-805-7535
 KeysFCU.org

Fee and Service Charge Schedule

Effective February 20, 2017

Monthly Account Maintenance

Keys Totally FREE Checking	\$0.00
Keys 50+ Checking (balance falls below \$500)	\$10.00
Keys Premier Checking (balance falls below \$1,000)	\$15.00
Keys Money Market (balance falls below \$2,500)	\$10.00
Keys Premier Business Checking (balance falls below \$1,000)	\$15.00
Keys Business Money Market (balance falls below \$2,500)	\$10.00
Inactive Member (no activity on account for 365 days and less than \$500 in deposits)	\$15.00

Other Fees and Charges

Wire Transfer: Incoming - US	\$10.00
Wire Transfer: Outgoing - US	\$20.00
Wire Transfer: Outgoing - Int'l	\$50.00
Wire Service Message Charge	\$30.00
International ACH (per item)	\$ 3.00
IRA Transfer to Another Financial Institution	\$40.00
Returned Mail Processing	\$ 5.00
Re-mail Check Order Returned by Post Office	Varies
Account Closure (within 180 days of opening)	\$25.00
Reg. D Excessive Withdrawal	\$32.00
Excessive Withdrawals - Savings and Money Market (more than 6 per month)	\$10.00
Check Order or Reorder (shipping not included)	Varies
Stop Payment Order	\$32.00
Statement Copy	\$ 5.00
Membership	\$ 5.00
Transfer Funds via Phone	\$ 5.00

Other Fees and Charges *(continued)*

Cash Advance	2% of amount advanced or \$20.00 (whichever is greater)
Copy of Check	\$ 3.00
Check Cashing	5% of check amount or \$ 5.00 (non-members, whichever is greater)
Cashier's Check	\$ 5.00
Tax Levy/Garnishment Processing	\$100.00
Account Research (per hour)	\$25.00
Statement Reconciliation (per hour)	\$25.00
Escheat Processing	\$25.00
Collection Item (International)	\$35.00

Debit MasterCard and ATM Fees

Non-Keys FCU ATM Withdrawals, Balance Inquires and Transfers (applies to transactions at ATMs that are not in the Keys FCU or Presto! ATM Network)	\$ 1.50
International Svc Assessment	1% of transaction amt
ATM Deposit Adjustment	\$ 5.00
Debit MasterCard Rush Order	\$45.00
Debit MasterCard Replacement	\$ 15.00

Insufficient Funds Transactions

Non-Sufficient Funds (NSF)	\$32.00
Overdraft (may be incurred when overdrafting accounts by check, ACH, debit card and other electronic transactions)	\$32.00
Returned Deposit Item	\$10.00
Overdraft Transfer	\$ 5.00

Consumer Loan Fees

Returned Loan Payment	\$32.00
Skip Payment	\$40.00
Loan Due Date Change	\$25.00
Loan Payment Coupon Book	\$10.00
Loan Processing	\$49.00
Lien Added to Collateral	\$25.00
Documented Vessels	\$99.00
UCC Filing (per occurrence)	\$10.00
Title Transfers	\$35.00
Speed Pay for Loan Payment	\$10.00
Forced Placement of Insurance	\$25.00

Credit Card Fees

Credit Card Rush Order	\$45.00
Credit Card Replacement	\$15.00
Returned Payment	\$25.00
Balance Transfer	2% of the amount of each transfer (maximum: \$75.00; minimum: \$10.00)
Cash Advance	2% of the amount of each cash advance (maximum: \$999.00; minimum: \$10.00)
Foreign Transaction	1% of each transaction in U.S. dollars
Late Payment	up to \$25.00 for the first offense and up to \$35.00 each if 2 or more offenses occur within 6 months

Federally Insured by the NCUA.



Membership is **REWARDING**

Member REWARDS Program

Meet one of the qualifications on the right and receive the **REWARDS** marked below.

	GOLD	PLATINUM	TITANIUM
	<ul style="list-style-type: none"> • Any Checking with Direct Deposit • Combined deposit balances of \$7,500 or more • Combined loan balances of \$15,000 or more 	<ul style="list-style-type: none"> • Keys Premier Checking, 50 Plus Checking or Money Market plus combined deposit balances of \$10,000, or combined loan balances of \$20,000 • Combined deposit balances of \$25,000 or more • Combined loan balances of \$30,000 or more 	<ul style="list-style-type: none"> • Keys Premier Checking, 50 Plus Checking or Money Market plus combined deposit balances of \$300,000 or more, or combined loan balances of \$300,000 or more
Member REWARDS			
FREE incoming wires			✓
FREE non-Keys FCU ATM transactions			✓
FREE account history and statements print out		✓	✓
FREE cashier's checks		✓	✓
FREE Keys FCU checks*		✓	✓
NO FEE for excessive withdrawals on Savings and Money Market Accounts	✓	✓	✓
NO Service Fee on Keys Premier Checking	✓	✓	✓
FREE exclusive credit union member discount program at Lovemycreditunion.org	✓	✓	✓

Based on end-of-day balances. Your relationship level may change each month depending on your previous month's balances.

Business accounts and select mortgage balances are not eligible for Member REWARDS Program.

Restrictions may apply.

*Shipping and tax not included. Limited to two (2) boxes of basic LIDS checks every 365 days.

November 1, 2015