



Membership is **REWARDING**

3022 N. Roosevelt Blvd.
Key West, FL 33040
305-294-6622
KeysFCU.org

Fee and Service Charge Schedule

Effective February 20, 2024

Monthly Account Maintenance

Keys Totally FREE CASH BACK 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
Printed Statements and Documents.....	\$ 3.00

Other Fees and Charges

Wire Transfer: Incoming - US.....	\$10.00
Wire Transfer: Outgoing - US.....	\$20.00
Wire Transfer: Outgoing - Int'l.....	\$40.00
Wire Service Message Charge.....	\$30.00
IRA Transfer to Another Financial Institution.....	\$45.00
Returned Mail Processing.....	\$10.00
Re-mail Check Order Returned by Post Office.....	Varies
Account Closure (within 180 days of opening).....	\$25.00
Reg. D Excessive Withdrawal.....	\$20.00
Reg. D Overdraft Transfer - Savings and Money Market (more than 6 per month).....	\$10.00
Check Order or Reorder (shipping not included).....	Varies
Stop Payment Order.....	\$15.00
Statement Copy.....	\$ 3.00
Membership.....	\$ 5.00
Telephone Transfer (Loans and Accounts).....	\$ 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
Notary Service (Non-Members).....	\$3.00 per stamp

Debit MasterCard and ATM Fees

Non-Keys FCU ATM Withdrawals, Balance Inquiries and Transfers (applies to transactions at ATMs that are not in the Keys FCU or Presto! ATM Network)....	\$ 1.50
International ATM Withdrawals, Balance Inquiries and Transfers.....	\$ 3.00
International Svc Assessment.....	1% of transaction amt
ATM Deposit Adjustment.....	\$ 5.00
Debit MasterCard Rush Order.....	\$40.00
Debit MasterCard Replacement.....	\$15.00
Debit MasterCard Ship To Alternate Address.....	\$15.00

Insufficient Funds Transactions

Non-Sufficient Funds (NSF).....	\$15.00
Returned Deposit Item.....	\$10.00
Overdraft Transfer.....	\$ 2.00

Consumer Loan Fees

Returned Loan Payment.....	\$25.00
Skip Payment.....	\$40.00
Credit and Debit Card Loan Payments – In-house.....	\$15.00
Credit and Debit Card Loan Payments – Online.....	Varies
Loan Due Date Change.....	\$25.00
Loan Payment Coupon Book.....	\$20.00
Loan Processing.....	\$49.00
Lien Added to Collateral.....	\$25.00
Documented Vessels.....	\$150.00
UCC Filing (per occurrence).....	\$10.00
Title Transfers.....	\$45.00
Forced Placement of Insurance.....	\$25.00
Loan Refinance Fee.....	\$100.00

Credit Card Fees

Credit Card Rush Order.....	\$40.00
Credit Card Replacement.....	\$15.00
Statement Copy.....	\$ 3.00
Credit Card Over the Limit.....	\$25.00
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 \$35.00 for the first offense and up to \$40.00 each if 2 or more offenses occur within 6 months