



**Kaw Valley Bank  
Consumer Deposit Account  
Fee Schedule**

<b>Safe Deposit Boxes - Size</b>	<b>Annual Rate</b>
1-1/2 x 5	\$12.00
2 x 5	\$15.00
2-1/2 x 5	\$18.00
3 x 5	\$18.00
5 x 5	\$28.00
2 x 10	\$27.00
3 x 10	\$30.00
4 x 10	\$32.00
5 x 10	\$37.00
10 x 10	\$75.00
14 x 14	\$125.00
Replacement Key	\$70.00
Drilling Box	\$200.00

<b>Charge</b>	<b>Description</b>	<b>Per Transaction Fee</b>
<b>ATM Card</b>		
Cardholder Currency Conversion	Charge calculated using the transaction amount for any ATM or debit card transaction not originated in U.S. dollars.	1% of transaction
Non-Kaw Valley Bank ATM Transaction	Charged for each withdrawal at any ATM not owned and displaying signage for Kaw Valley Bank. An additional surcharge may be imposed by the ATM owner.	\$1.00
Replacement Card or PIN	Charge is assessed to replace a lost ATM or Visa <sup>®</sup> debit card.	\$5.00
<b>Wire Transfer</b>		
Incoming - Domestic	Charge for incoming wire transfers originating in the U.S.	\$7.00
Outgoing - Domestic	Charge for outgoing wire transfers originating in the U.S.	\$15.00
Incoming - International	Charge for incoming wire transfers originating outside the U.S.	\$7 plus correspondent fee
Outgoing - International	Charge for outgoing wire transfers originating outside the U.S.	\$57.00
<b>Collection Item</b>		
Bank Collections - Domestic	Charge for each item such as check in US currency, deposited for which Kaw Valley Bank acts as your collection agent.	\$10.00
Bank Collections - International	Charge for each item such as check in foreign currency, deposited for which Kaw Valley Bank acts as your collection agent.	\$15 plus correspondent fee
<b>Other Fees</b>		
Account Reconciliation and Research	Charge for assistance reconciling your account.	\$25.00/hour
Cashiers Checks	All checks issued from a teller from your account.	\$3.00
Deposit Chargeback	Deposits that are returned and debited from your account.	\$4.00
Dormant Account	Charge to accounts with no activity and a balance less than \$200 for 365 days or more.	\$5.00/month
Foreign Currency Order or Redemption	Charge for order of foreign currency for delivery to Kaw Valley Bank for pick-up. Separate charge for redemption of foreign currency.	\$30.00

Insufficient Funds	Charge assessed for each item presented to the Bank that is returned due to insufficient available funds in the account. No fee is charged if an item is presented and returned more than one time.	\$25.00
Lock Bags	Charge for locking change/deposit bags.	\$25.00
Night Drop Key Deposit	Charge for night deposit key for after hours business access.	\$5.00
Non-Customer Check Cashing	Charge to non-Bank customers for cashing a check at any Bank location.	2% or min. \$4.00
Overdrafts	Charge assessed for each item presented to the Bank that creates an overdraft in the account. An overdraft occurs when the account's available balance is not sufficient to cover the item at the time the transaction posts to the account, but the Bank pays it anyway.	\$25.00
Service of Legal Notice	Charge for each legal notice served upon the Bank in connection with your account to include a garnishment, tax lien, IRS levy, subpoena, restraining order, order freezing assets or similar orders or notice requiring action or answer by the Bank. Service charge may vary when required by law.	\$15.00
Statement, check, and deposit reprint	Charge for each statement, check, and/or deposit that is reprinted. Statements are available via online banking at no charge with delivery enrollment.	\$2.00
Stop Payment	Charge for each stop payment including customer initiated requests for personal checks or other drafts or ACH electronic debits. Verbal stop payments are valid for 14 days unless submitted in writing.	\$25.00
Zipper Bags	Charge for zippered change/deposit bag with no lock.	\$5.00