

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly: 4/1/24					Quarterly: 4/1/24				
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Primary Share	\$0.00 to \$4,999.99 0.150% / 0.15% \$5,000.00 or greater 0.200% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	—
Alternate Share	\$0.00 to \$4,999.99 0.150% / 0.15% \$5,000.00 or greater 0.200% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Simply Debit	—	—	—	—	\$25.00	—	—	—	—
Smart Change	1.985% / 2.00%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
HIMMA	\$2,500.00 to \$9,999.99 0.300% / 0.30% \$10,000.00 to \$49,999.99 0.300% / 0.30% \$50,000.00 to \$99,999.99 0.350% / 0.35% \$100,000.00 or greater 0.400% / 0.40%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
HIMMA Premier	3.930% / 4.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA	0.650% / 0.65%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Roth IRA	0.650% / 0.65%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Christmas Club	0.300% / 0.30%	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	—	—	Daily Balance	Account withdrawal limitations apply.
Free4All Checking	—	—	—	—	\$25.00	—	—	—	—
Kasasa Saver Qualifications Met (See Section 2)	\$0.00 to \$150,000.00 0.995% / 1.00% \$150,000.01 or greater 0.400% / 0.75% to 1.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualifications Not Met (See Section 2)	0.05% / 0.05%								

Kasasa Cash Qualifications Met (See Section 2)	\$0.00 to \$25,000.00 4.890% / 5.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Qualifications Not Met (See Section 2)	\$25,000.01 or greater 0.500% / 1.300% to 5.00%								
	0.05% / 0.05%								
Kasasa Cash Back	—	—	—	—	—	—	—	—	—
Kasasa Tunes	—	—	—	—	—	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Primary Share, Alternate Share, Smart Change, HIMMA, HIMMA Premier, Traditional IRA, Roth IRA, Christmas Club, Kasasa Saver, and Kasasa Cash accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Primary Share, Alternate Share, HIMMA, Kasasa Saver, and Kasasa Cash accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Primary Share, Alternate Share, and HIMMA accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Kasasa Saver and Kasasa Cash accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. KASASA ACCOUNT — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) have one direct deposit, ACH credit or payment transaction settle to your account; 2) make 12 debit card purchases that post and settle your account; 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as the current statement cycle. Account transactions may take one or

more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, credit card purchases, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purposes of earning account rewards.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$150,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$150,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash or Kasasa Cash Back account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance from \$25,000.00 and below. The second dividend rate and annual

percentage yield listed for this account will apply if your balance is from \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during the monthly qualification cycle. We will reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you. One Kasasa Cash account or Kasasa Cash account with Kasasa Saver account is allowed per social security number.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 3.00% cash back on up to \$300.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$9.00 cash back may be earned per monthly qualification cycle. In addition, you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your

Kasasa Cash Back account during the monthly qualification cycle. We will reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back account and ATM fees refunded to you will be deposited directly into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and fees refunded will remain in your Kasasa Cash Back account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Kasasa Cash Back account or Kasasa Cash Back account with Kasasa Saver account is allowed per social security number.

Kasasa Tunes. For Kasasa Tunes accounts, for each monthly qualification cycle, you will also receive up to \$15.00 in iTunes, GooglePlay®, or Amazon.com credit for purchases posted and settled to your account during the qualification cycle when you meet all of the minimum qualification requirements. In addition, you will receive reimbursements up to an aggregate total of \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Tunes account during the monthly qualification cycle. We will reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the iTunes, GooglePlay®, or Amazon.com credit and ATM fees will not be refunded to you. The iTunes, GooglePlay®, and Amazon.com credits will expire after 30 days.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns

dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For HIMMA accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Smart Change, HIMMA, and HIMMA Premier accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 22 and the account will remain open. For Primary Share, Alternate Share, Simply Debit, Traditional IRA, Roth IRA, Free4All Checking, Kasasa Saver, Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds

Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

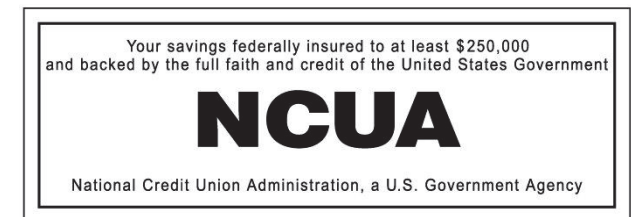
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:

EFFECTIVE DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate		Fixed Rate	\$1,000.00	At Maturity	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.350% / 0.350								
9 Month	0.400% / 0.400								
	/								
<input checked="" type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Share Certificate		Fixed Rate	\$1,000.00 or *75th Anniversary 15 Month Special: No Min, \$150k Max, per Member	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	0.600% / 0.600								
15 Month*	2.230% / 2.250								
18 Month	0.700% / 0.700								
19 Month	0.750% / 0.750								
2 Year	0.850% / 0.850								
3 Year	0.800% / 0.800								
4 Year	1.100% / 1.100								
5 Year	1.340% / 1.350								
	/								
<input checked="" type="checkbox"/> Jumbo Share Certificate <input type="checkbox"/> Jumbo IRA Share Certificate		Fixed Rate	\$100,000.00	At Maturity	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	0.350% / 0.350								
6 Month	0.450% / 0.450								
9 Month	0.500% / 0.500								
	/								
<input checked="" type="checkbox"/> Jumbo Share Certificate <input type="checkbox"/> Jumbo IRA Share Certificate		Fixed Rate	\$100,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
1 Year	0.700% / 0.700								
18 Month	0.800% / 0.800								
2 Year	0.950% / 0.950								
3 Year	0.900% / 0.900								
4 Year	1.190% / 1.200								
5 Year	1.440% / 1.450								
	/								
<input checked="" type="checkbox"/> Firststep Share Certificate		Fixed Rate	\$25.00	Quarterly	Quarterly	Account's Term	Allowed – Limited to \$10.00 Minimum Deposit	Allowed - See Transaction Limitations section	Automatic
1 Year	1.050% / 1.050								
	/								

<input checked="" type="checkbox"/> Step Share Certificate									
<input type="checkbox"/> IRA Step Share Certificate		Fixed Rate	*75th Anniversary Special: No MIn, \$150k Max per member	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
21 Month*	1.750% / 2.750% / 3.750% / 2.800								
<input checked="" type="checkbox"/> Step Share Certificate									
<input type="checkbox"/> IRA Step Share Certificate		Fixed Rate	*75th Anniversary Special: No MIn, \$150k Max per member	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
30 Month*	2.601% / 3.601% / 4.601% / 3.750								
<input checked="" type="checkbox"/> Jumbo Step Share Certificate									
<input type="checkbox"/> Jumbo IRA Step Share Certificate		Fixed Rate	\$100,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
21 Month	0.400% / 0.900% / 1.400% / 0.900								
<input checked="" type="checkbox"/> Jumbo Step Share Certificate									
<input type="checkbox"/> Jumbo IRA Step Share Certificate		Fixed Rate	\$100,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
30 Month	0.600% / 1.100% / 1.600% / 1.110								
<input checked="" type="checkbox"/> Bump Rate Share Certificate									
<input type="checkbox"/> IRA Bump Rate Share Certificate		Variable Rate – Member has discretion	\$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Years	0.850% / 0.850								
<input checked="" type="checkbox"/> Jumbo Bump Rate Share Certificate									
<input type="checkbox"/> Jumbo IRA Bump Rate Share Certificate		Variable Rate – Member has discretion	\$100,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Years	0.950% / 0.950								
Promotional Share Certificate									
7 Month	4.910% / 5.000	Fixed Rate	\$100.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
Promotional Share Certificate									
8 Month	5.300% / 5.300	Fixed Rate	\$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
New Member Share Certificate									
3 Month	6.820% / 7.000	Fixed Rate	\$1,000.00	At Maturity	At Maturity	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will

reduce earnings. Step Share Certificate and Jumbo Step Share Certificate accounts are stepped rate accounts. For 21 Month Step Share Certificate accounts, the initial dividend rate listed for this account in the Rate Schedule will be paid every 7 Month(s). After that time, the second dividend rate listed for this account will be paid every 7 Month(s). After that time, the third dividend rate listed for this account will be paid every 7 Month(s). For 30 Month Step Share Certificate accounts, the initial dividend rate listed for this account in the Rate Schedule will be paid every 10 Month(s). After that time, the second dividend rate listed for this account will be paid every 10 Month(s). After that time, the third dividend rate listed for this account will be paid every

10 Month(s). The annual percentage yield for this account is set forth in the Rate Schedule. During the term of your Bump Rate Share Certificate, IRA Bump Rate Share Certificate, Jumbo Bump Rate Share Certificate, and Jumbo IRA Bump Rate Share Certificate accounts, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. The new rate will remain in effect for the remaining term of your account

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING

— The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For New Member Share Certificate accounts, the maximum opening deposit amount is \$25,000.00. For all accounts, after your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Firststep Share Certificate accounts, the amount of the early withdrawal penalty for your account is 90 days' dividend.

For all other accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 1 year or less	90 days' dividends
Terms longer than 1 year	180days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

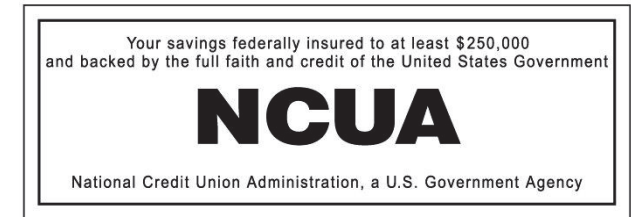
- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Promotional Share Certificate and New Member Share Certificate accounts, your account will automatically renew as a 12 Month Share Certificate account.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1



Deposit Account Fee Schedule

This schedule outlines the fees that are applicable to your account(s) as identified. This schedule is incorporated as part of your account agreement with Keesler Federal.

Service	Description	Fee Amount
Copy/Retrieval	Copy of original or substitute check (Checking or Himma) Copy of Money Order or Cashier's Check Copy of account statement (all accounts) Activity/History Printout	\$2.00 per copy \$2.00 per copy \$2.00 per statement \$1.00 per page
Non-Sufficient Funds	Check, debit, or ACH item returned unpaid (Checking, Himma or Savings)	\$25.00 per item
Overdraft Privilege	Item is paid and not returned up to an assigned limit (Checking)	\$25.00 per item
Transfers	Transfers from Savings, Himma or other Shares to cover NSF items	\$2.00
Withdrawal	From Regular Savings Account: fee per withdrawal for more than 4 over the counter in one month.	\$2.00
Returned Check	U.S. Drawn by member from another financial institution Drawn by third party U.K. Check drawn on military banking facility Any other check	\$25.00 \$25.00 \$4.00 \$10.00
Stop Payment	Stop payment from Checking, Savings or HIMMA Stop payment on money order	\$25.00 per item \$25.00 per item
Checking	Basic checking with no monthly fee	No Charge
Free/All Checking	Checking account with rewards as long as qualifications are met.	No Charge
Kasasa		
Savings	With eStatements	\$10.00 per Month \$10.00 per Month
Simply Debit	Additional fee for invalid or no email address	No Charge
ATM	Transactions or inquiries at: KFCU Owned machines Network Fee at non-proprietary machines (does not include any surcharge by the ATM owner) Card replacement fee (per ATM/Debit Card)	\$1.50 \$5.00
Bad Address	Share Account and HIMMA per calendar quarter charge if account shows an invalid or incorrect address at the end of the quarter	\$5.00
Inactive Account	Account fee for accounts in households with no account activity for 2 years, aggregate savings of less than \$200, and no other service than a Share Savings Account	\$5.00 per month
Check Orders	Vary based on style selected	Vary
Verification of Deposit	Charged to members who request verification of deposit for a business, such as a mortgage company, rental company, etc.	\$10.00
Share Collection	Collection of charged off accounts	\$25.00
International ATM/Debit Card Transaction	Fee imposed on transactions made in foreign countries	1% of transaction
Cashier's Check	Up to one free per day	\$2.00 each additional item
Money Order Purchase	Money Orders	\$1.00 per item
Bank Wire Transfer	Bank wire transfers International Bank Wires	\$20.00 per wire \$45.00 per international wire in US Dollars and \$25 per international foreign currency
International Wires Returned		\$5 per item
Tax Levy/Garnishment		\$50.00
Account Research		\$15 per hour, one hour minimum charge
Pre-Authorized EFT/Transfer	ACH Initiated by Keesler Federal Team Member	\$10.00

Oct-2023