

NSF (Not Sufficient Funds) or Overdraft fee - Continued	Uncollected funds are checks that you have deposited that have not been determined to be paid through the collection system. Held funds are amounts subject to garnishment, lien, levy, order freezing assets or similar orders or notices of legal process.
Overdraft Fee - Visa® True Blue® Direct Debit Card	\$32.00 for each overdraft transaction (only applicable to non-recurring overdrafts for Owners who opt in.)
(Continuing) Overdraft Balance Fee	\$5.00 per day, beginning after the seventh consecutive day on which your account remains overdrawn and assessed until the account is returned to a positive balance.
Overdraft Protection Fees – Overdraft Protection Plan	\$8.00 per daily requirement to transfer to pay overdraft using a companion Savings, Checking or Money Market Account or Execuline loan. Overdraft Protection fee is charged whether or not the transfer is completed due to subsequent deposits or credits.
POS (point of sale) transaction fee	\$0.35 each when the PIN is used (there is no fee for use of the True Blue® Direct Visa® card for a purchase at a Visa merchant without the PIN).
Replace lost ATM or True Blue® Direct Visa® card	\$5.00 each card
Returned deposit fee	\$5.00 for each check or other deposit item which is returned unpaid
Service of legal notice	\$50.00 for each legal notice served upon the Bank in connection with your account, to include a garnishment, tax lien, IRS levies, subpoena, restraining order, order freezing assets or similar orders or notices requiring action or answer by the Bank.
Stop Payment	\$32.00 each, for 180 days, including customer-initiated Stop Payment Requests for personal checks or other drafts, True Blue® Bill Payments or ACH electronic debits. A Stop Payment order may be renewed by you, subject to another \$32.00 fee being charged.
Visa® currency conversion fee	1% of the transaction amount for any transaction not originated in US dollars.
Wire transfers	\$10.00 for all incoming wire transfers, \$15.00 for outgoing domestic wire transfers, \$35.00 for outgoing international wire transfers. Service available for account holders only.

## NOTICE

If you believe your Passcard, True Blue® Direct Card, Passcode or checks have been lost or stolen, or if you believe that someone may transfer money from your account without your permission, **CALL AT ONCE:**

7 a.m. to 11 p.m., Monday through Friday

9 a.m. to 6 p.m. Saturday

12 p.m. to 5 p.m. Sunday

(except holidays)

**1-888-8CAPFED**

**1-888-822-7333**

(toll free)

or

by fax 24 hours daily

**1-785-231-6364**

or

**Email to:**

**banking@capfed.com**

MEMBER  
**FDIC**



# CAPITOL FEDERAL FEE SCHEDULE

**trueblue**®  
CAPITOL FEDERAL

## Capitol Federal Fee Schedule Fees and Miscellaneous Services

Account research or reconciliation fee	\$25.00 per hour, plus costs for any photocopies or microfilm copies required
ACH POS (point of sale) transaction fee	\$0.35 each when originated by a third party merchant. This includes Passcard or Visa® check card transactions when the PIN is used in lieu of a signature.
Cash drafts	\$5.00 for each check (checks not withdrawn from a deposit account)
Cashier's checks (All checks issued through a teller from your account)	\$3.00 each
Certified checks (your personal check is guaranteed, or certified, and funds are held until cashed or the certification expires)	\$3.00 each, valid for 90 days from certification
Check Collections (your personal check we returned unpaid, that is sent to us for collection shall be held for no more than 10 days.)	Checks for collection that are paid shall be subject to the following fees: \$3.00 Charged to the maker of the check \$10.00 Charged to the payee or presenter of the check Checks subsequently not paid are returned to the payee or presenter without additional charge.
Check Conversion	\$0.20 for each check converted to electronic presentment via ACH, debit network or any other channel except the Federal Reserve Bank's "Check 21" program.
Check Printing	Price depends upon account type, style selected and quantity ordered, to include special order checks for computers and 3-to-a-page.
Collection items (for deposit)	\$15.00 for Canadian checks \$40.00 for other foreign checks
Copies of checks	\$2.00 each (may be viewed online through TBO without charge)

Dormant account fee	<p>\$5.00 per month</p> <p>Passcard and Statement Savings accounts are dormant if:</p> <p>Balance less than \$100.00 with no account activity for 24 months; Any balance with no account activity for 24 months and incorrect address; Balance less than \$1.00 with no activity for 120 days, account is closed. (Excludes Blue Bucks and Blue Chips accounts)</p> <p>First Blue checking, Simple Blue checking, Heritage Blue checking, Small Business checking and Fiduciary/Community Service checking are dormant if:</p> <p>Balance less than \$100.00 with no account activity for 12 months; Any balance with no account activity for 12 months and incorrect address; Balance less than \$1.00 with no activity for 120 days, account is closed.</p> <p>Genuine Blue checking and Money Market Select accounts are dormant if:</p> <p>Any balance with no account activity for 12 months and incorrect address; Balance less than \$1.00 with no activity for 120 days, account is closed.</p> <p>IRA accounts are dormant if:</p> <p>Balance less than \$100.00 with no account activity for 24 months; Any balance with no account activity for 24 months and incorrect address.</p>
Duplicate or cutoff statement	\$2.00 each (available through TBO without charge)
Early Closeout Fee	\$10.00 if closed within 3 months of account opening for Small Business checking and Fiduciary/Community Service checking accounts
Electronic addenda record on ACH transactions	\$1.00 per record
IAT (International ACH Transactions) transaction fee	\$2.00 each when ACH credit or debit entry is part of a transaction originating outside the territorial jurisdiction of the United States.

Money Order (not available for non deposit accountholders)	\$2.00 each
Monthly Service Fees	<p>Statement Savings and Passcard Savings: \$2.00 per month if the average daily balance is less than \$100.00.</p> <p>Genuine Checking: \$5.00 per month if the average daily balance is less than \$1,000.00.</p> <p>Heritage Checking: \$2.00 per month if the average daily balance is less than \$1,000.00.</p> <p>Small Business Checking: \$10.00 per month if the average daily balance is less than \$10,000.00.</p> <p>Fiduciary/Community Service Checking: \$2.00 per month if the average daily balance is less than \$500.00.</p> <p>Money Market Select: \$5.00 per month if the average daily balance is less than \$1,000.00.</p>
Non-Capitol Federal/network ATM transaction fee	\$2.00 for each withdrawal transaction; \$0.50 for each inquiry or transfer transaction at an ATM not owned and displaying signage for Capitol Federal Savings Bank. An additional surcharge may be imposed by the ATM owner at non-Capitol Federal locations. This fee does not apply to ATMs operated by certain third parties subject to a written agreement with the Bank. Currently only certain Walgreen's stores in the greater Kansas City area and the state of Kansas operate under such an agreement, and no fees are charged for use of these ATMs.
NSF (Not Sufficient Funds) or Overdraft fee – checks, ACH, preauthorized or other debits	<p>\$32.00 for each debit or item presented to the Bank which is drawn upon insufficient or funds that otherwise are not available for withdrawal - whether paid into overdraft or returned unpaid - to include electronic pre-authorized payments originated by Capitol Federal;</p> <p>ACH or other electronic debits originated by a third party; checks, drafts or other orders for payment; each daily notice of True Blue® Bill Payment; and any other debit request originated by or on behalf of the Owner. Note that this same fee amount applies to debits or items drawn upon uncollected or held funds.</p>