Capitol Federal®

**Personal Service Charge Schedule**

Contact us toll free: 888-8CAPFED (888-822-7333)

For hearing disabled customers TTY Service - 785-270-6181

| Account | Monthly Service Charge |
|---|---|
| Statement Savings | $2.00 per month if the average daily balance is less than $100.00 |
| Passcard Savings | $2.00 per month if the average daily balance is less than $100.00 |
| Money Market Select | $5.00 per month if the average daily balance is less than $1,000.00 |
| Genuine Blue Checking | $5.00 per month if the average daily balance is less than $1,000.00 |

| Account | Monthly Service Charge |
|---|---|
| Simple Blue Checking | No monthly maintenance charge |
| Small Business Checking | $10.00 per month if the average daily balance is less than $10,000.00 |
| Fiduciary/ Community Service Checking | $2.00 per month if the average daily balance is less than $500.00 |

| Service Charge | Service Charge Amount | Description and Other Important Information |
|---|---|---|
| **ATM and Debit Card Service Charges** | | |
| ATM Adjustment | $2.00 | Charge is assessed when a check is deposited at an ATM for an amount that does not match value of the check. Charge is only assessed when the difference between the deposited amount and the value of the check is $50.00 or more. |
| Cardholder Currency Conversion | 1% of transaction | Charge calculated using the transaction amount for any Passcard or True Blue® Direct Visa® Card transaction not originated in U.S. dollars. |
| Non-Capitol Federal® ATM Transaction | $2.00 each withdrawal<br><br>$0.50 each balance inquiry | Charged for each withdrawal or balance inquiry at an ATM not owned and displaying signage for Capitol Federal. An additional surcharge may be imposed by the ATM owner.<br><br>This charge does not apply to ATMs operated by certain third parties subject to written agreement with the Bank. To search for ATMs where this charge does not apply, visit capfed.com/locations. |
| Replacement Card | $5.00 | Charge is assessed to replace a lost ATM or Visa® True Blue® Direct debit card. |
| Rush Card Order | $25.00 | Delivery timing for rush debit card orders may vary. Contact us for additional information. |



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|---|---|---|
| **True Blue Online® and Mobile Banking Service Charges** | | |
| Duplicate Mobile Deposit | $32.00 per check | Charged when a check is deposited both through Mobile Deposit and another method such as an ATM, Capitol Federal® branch or at another financial institution. |
| Expedited Electronic Bill Payment | $9.95 | Service not available for every payee. |
| External Transfer | $2.00 | Charge applies when transfer is to an account outside of Capitol Federal. Transfers to Capitol Federal are available at no charge. |
| Overnight Check Bill Payment | $14.95 | Service not available for every payee. |
| People Pay | Up to $1.00 | Exact fee disclosed at the time of the payment. |
| **Miscellaneous Service Charges** | | |
| Account Reconciliation | $25.00 per hour | Additional charges will apply for any photocopies. |
| Cash Drafts | $5.00 | Charge assessed for each cashier's check not withdrawn from a deposit account. |
| Cashier's Checks | $3.00 | All checks issued through a teller from your account. |
| Certified Checks | $3.00 | Certified checks are your personal checks which are guaranteed, or certified, and funds are held until the check is cashed or the certification expires. Certification is valid for 90 days. |
| Check Printing | Varies | Price depends on account type, style(s) selected and quantity ordered. Contact us for pricing. |
| Collection Items for Deposit | $25.00 for Canadian checks<br>$40.00 for other items | Charge for each item, such as a check in foreign currency, deposited for which Capitol Federal acts as your collection agent. |
| Copies of Checks | $1.00 each | Service charge includes copies of personal checks, cashier's checks and money orders. Personal checks may be viewed through True Blue Online® without charge. Bulk rate of $0.25 each available for 25 or more copies. |



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| Dormant Account – Passcard and Statement Savings | $5.00 per month | Account is considered dormant when the balance is less than $100.00 with no account activity for 24 months or the account has any balance with no account activity for 24 months and incorrect address. The address is considered incorrect if the Bank receives returned mail from the United States Postal Service, and you do not subsequently contact the Bank to update the address. If the balance is less than $1.00 with no activity for 120 days, the account may be closed. |
| Dormant Account – Simple Blue and Fiduciary/Community Service Checking | $5.00 per month | Account is considered dormant when the balance is less than $100.00 with no account activity for 12 months or the account has any balance with no account activity for 12 months and an incorrect address. The address is considered incorrect if the Bank receives returned mail from the United States Postal Service, and you do not subsequently contact the Bank to update the address. If the balance is less than $1.00 with no activity for 120 days, the account may be closed. |
| Dormant Account – Genuine Blue Checking, Small Business Checking and Money Market Select | $5.00 per month | Account is considered dormant when the account has no activity for 12 months and an incorrect address. The address is considered incorrect if the Bank receives returned mail from the United States Postal Service, and you do not subsequently contact the Bank to update the address. If the balance is less than $1.00 with no activity for 120 days, the account may be closed. |
| Duplicate or Cutoff Statement | $1.00 | Requests for several consecutive months will be processed as separate months with each month subject to the service charge. Account history and statement copies are available without charge through True Blue Online. |
| Early Closeout Fee | $10.00 | Charge applies to Small Business Checking and Fiduciary/Community Service Checking when the account is closed within three months of opening the account. |
| Electronic Addenda Record | $1.00 | Available only for ACH transactions. |
| Money Order | $2.00 | Money orders are only available to deposit accountholders. |
| NSF (Insufficient Funds) | $32.00 | Charge assessed for each item presented to the Bank that is returned unpaid because the account's available balance is not sufficient to cover the item at the time the transaction posts to the account. An "item" is any order or instruction to withdraw funds from your account and includes a check, substitute check, ACH transaction, True Blue® Direct Visa® debit transaction, Passcard debit transaction, True Blue Online® Banking debit transaction, or any other transaction in which we are requested to debit your account, including resubmissions of any single item. |



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| Overdraft | $32.00 | 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. An "item" is any order or instruction to withdraw funds from your account and includes a check, substitute check, ACH transaction, True Blue® Direct Visa® debit transaction, Passcard debit transaction, True Blue Online® Banking debit transaction, or any other transaction in which we are requested to debit your account, including resubmissions of any single item. If your account is overdrawn by $15.00 or less, we will not charge you a fee. |
| Overdraft Balance | $5.00 per day | Daily charge begins after the seventh consecutive day on which the account remains overdrawn and is assessed until the account is returned to a positive balance. May be charged for a maximum of 20 consecutive days. Will not be charged if account is overdrawn solely by nonrecurring True Blue® Direct Visa debit card transactions unless you have opted in to our Standard Overdraft Services with respect to such transactions. |
| Overdraft Protection Plan Transfer | $8.00 per transfer | Charge is assessed per transfer to resolve a negative available balance in your account using one or more companion savings, checking, or money market accounts or line of credit loan accounts. Charge is assessed whether or not the transfer(s) resolve the entire negative available balance. |
| Returned Deposit | $5.00 | Charge for each check or other deposited item which is returned unpaid. |
| Service of Legal Notice | $50.00 | 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 notices requiring action or answer by the Bank. Service charge may vary when required by law. |
| Stop Payment | $32.00 | Charge for each stop payment including customer-initiated requests for personal checks or other drafts, True Blue® Bill Payments or ACH electronic debits. Stop Payment orders are valid for 180 days. A Stop Payment order may be renewed by you, subject to another fee being charged. |
| Wire Transfer – Domestic | $15.00 | Charge for outgoing wire transfers to a destination within the United States. Service available for account holders only. |
| Wire Transfer – Foreign | $35.00 | Charge for outgoing wire transfers to a destination outside of the United States. Additional charges may apply depending upon destination. Service available for account holders only. |
| Wire Transfers – Incoming | $10.00 | Each incoming domestic or foreign wire transfer. |



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