

Contact us toll free: 888-8CAPFED (888-822-7333)  
For hearing disabled customers TTY Service - 785-270-6181

Account	Monthly Service Charge	Account	Monthly Service Charge
Statement Savings	\$2.00 per month if the average daily balance is less than \$100.00	Heritage Plus Checking	\$2.00 per month if the average daily balance is less than \$1,000.00
Passcard Savings	\$2.00 per month if the average daily balance is less than \$100.00	Heritage Blue Checking	No monthly maintenance charge
Money Market Select	\$5.00 per month if the average daily balance is less than \$1,000.00	First Blue Checking	No monthly maintenance charge
Genuine Blue Checking	\$5.00 per month if the average daily balance is less than \$1,000.00	Small Business Checking	\$10.00 per month if the average daily balance is less than \$10,000.00
Simple Blue Rewards Checking	\$6.00 per month, reduced by \$0.20 for each debit card purchase up to a total of \$6.00  \$2.00 per month if the account is not enrolled in eStatements	Fiduciary/Community Service Checking	\$2.00 per month if the average daily balance is less than \$500.00
Simple Blue Checking	No monthly maintenance charge		

Service Charge	Service Charge Amount	Description and Other Important Information
<b>ATM and Debit Card Service Charges</b>		
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.
Non-Capitol Federal® ATM Transaction	\$2.00 each withdrawal \$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.  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.

Service Charge	Service Charge Amount	Description and Other Important Information
Visa® Currency Conversion	1% of transaction	Charge calculated using the transaction amount for any transaction not originated in U.S. dollars.
<b>True Blue Online® and Mobile Banking Service Charges</b>		
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.
<b>Miscellaneous Service Charges</b>		
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 Collections	\$3.00 to maker \$10.00 to payee or presenter	Checks presented to us for collection that are paid are subject to service charges for both the maker and the payee or presenter of the check. Checks which are subsequently not paid are returned to the payee or presenter without additional service charges.
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 \$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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**Personal Service Charge Schedule**

Service Charge	Service Charge Amount	Description and Other Important Information
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 – First Blue, Simple Blue, Heritage Blue, Small Business 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, Simple Blue Rewards Checking, Heritage Plus 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.



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**Personal Service Charge Schedule**

Service Charge	Service Charge Amount	Description and Other Important Information
NSF or Overdraft	\$32.00	Charge 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; 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; Visa® True Blue® Direct debit card transactions; and any other debit request originated by or on behalf of the Owner. Non-recurring Visa True Blue Direct debit card transaction NSF and overdraft charges are dependent on the accountholder's overdraft opt in or opt out status. This same charge applies to debits or items drawn upon held funds. Held funds are amounts subject to garnishment, lien, levy, order freezing assets or similar orders or notices of legal process.
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.
Overdraft Protection Plan	\$8.00 per transfer	Charge is assessed per daily transfer to pay an overdraft using a companion savings, checking or line of credit loan.
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. Full quote shall be provided at the time of the request. Service available for account holders only.
Wire Transfers – Incoming	\$10.00	Each incoming domestic or foreign wire transfer.