

LOAN SERVICING FEES

Loan Document Copies (per request)	\$5
Faxed Payoff Report	\$15
Loan Payment Returned (NSF)	\$35

MISCELLANEOUS FEES

Coin Sorting and Counting:	Free
Collections:	
Account (overdrawn closed)	\$35
Checks, Drafts & Foreign Items (min.+ actual costs)	\$35 to \$95
Canadian checks or drafts	\$22
Copies:	
Balance History	\$1
Check (Paid, Deposited)	\$2
Statement	\$5
1098 and/or 1099	\$5
Debit Card receipts	\$25
Other	\$2 min.
Additional pages over 4	\$0.25 per page
Fax (in or out – per page):	\$5
Garnishment/Levy Processing:	\$75
Night Deposit:	
Locking Depository Bag	\$25
Zipper Depository Bag	\$5
Key Replacement	\$5
Stop Payments and Renewals (Checks, ACH, Money Orders, Bill Payments)	\$35

SAFE DEPOSIT BOXES

(Available at Blue Ridge Banking Center)

Annual Rental Fees:	
3 x 10	\$45
5 x 10	\$65
10 x 10	\$105
Drilling Fee	\$150 min.
Lost Key Fee	\$15
Insufficient Funds for Annual Fee	\$35

WIRE TRANSFERS

Incoming Wire	\$15
Outgoing Wire	\$25

MISSOURI LOCATIONS

North Kansas City
1200 Armour Road | 816.221.6985

Independence | Blue Ridge
4227 Blue Ridge Blvd. | 816.356.2172

Independence | Noland Rd
3500 Noland Rd. | 816.254.2225

Raytown
9330 E. Gregory Blvd. | 816.356.6400

Zona Rosa
8308 N.W. Prairie View Rd. | 816.741.9000

Lee's Summit
1255 S.E. Oldham Pkwy. | 816.524.3333
Home Loans: 816.525.5626

Home Loan Office – Liberty
9764 N. Ash Ave. | 816.245.4045

Corporate Office
6900 Executive Dr. | 816.241.7800

KANSAS LOCATIONS

Kansas City, Kansas | Downtown
711 Minnesota Ave. | 913.233.6100

Kansas City, Kansas
1919 N. 78th St. | 913.233.6130

Overland Park
8629 Metcalf Ave. | 913.233.6170

State Line
8000 State Line Rd. | 913.233.6190
Home Loans: 913.492.5555

ffbkc.com | 816.241.7800

SERVICE FEE SCHEDULE

Effective November 1, 2020



First Federal
BANK of KANSAS CITY

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Member
FDIC

CHECKING ACCOUNTS

All checking accounts include monthly electronic statements delivered through Online Banking at no charge. Paper statements sent by mail are available for \$3 per month. The requirements to waive the paper statement fee are listed in the table below.

	MIN. OPENING BALANCE	MIN. DAILY BALANCE TO AVOID SERVICE CHARGE	MONTHLY MAINT. SERVICE CHARGE	REQ. TO WAIVE PAPER STATEMENT FEE
First Free Checking	\$25	\$0	\$0	Free
Premier Interest Checking	\$25	\$500 or direct deposit	\$5	\$500 min. daily balance
DBA/Non-Profit Checking*	\$100	\$0	\$0	\$400 daily balance OR \$25,000 combined balances
First Business Checking*	\$100	\$0	\$0	\$400 daily balance OR \$25,000 combined balances
Business Interest Checking*	\$100	\$2,000	\$12	\$400 daily balance OR \$25,000 combined balances

*250 free transactions per statement, then \$0.25 per item. Pre-inked endorsement stamp required, minimum \$18 or actual cost.

SAVINGS ACCOUNTS

All savings accounts include monthly electronic statements delivered through Online Banking at no charge. Paper statements sent by mail are available for \$3 per month. The requirements to waive the paper statement fee are listed in the table below.

	MIN. OPENING BALANCE	MIN. DAILY BALANCE TO AVOID SERVICE CHARGE	MONTHLY MAINT. SERVICE CHARGE	REQ. TO WAIVE PAPER STATEMENT FEE
First Savings Plus**	\$50	\$50	\$3	Free
Statement Savings	\$200	\$200	\$3	\$400 daily balance OR \$25,000 combined balances
Minor Savings (under age 18)	\$25	N/A	N/A	Free
Money Market Savings	\$1,000	\$1,000	\$5	\$400 daily balance OR \$25,000 combined balances
Premier Money Market**	\$2,500	\$2,500	\$10	\$2,500 min. daily balance
Business Statement Savings	\$200	\$200	\$3	\$400 daily balance OR \$25,000 combined balances
Business Money Market Savings	\$2,500	\$2,500	\$10	\$400 daily balance OR \$25,000 combined balances

**This account is only available in combination with a new or existing checking account relationship.

ACCOUNT FEES

Statements:

E-Statement (via Internet Banking)	Free
Paper Statement (via mail)	\$3 per cycle

Dormant Fee on accounts with no deposit, withdrawal or transfer activity:

Checking – 1 year	\$7.50 per mo.
Savings – 2 years	\$7.50 per mo.

Funds Transfers:

Mobile Banking	Free
Internet Banking	Free
Telephone (24-Hour Automated Line)	Free

Insufficient Funds/Overdraft/Returned/Uncollected/Account Closed, Checks, ACH, Point of Sale, ATM and Bill Payments:

Item Honored (Over \$5.00)	\$35
Item Returned (Over \$5.00)	\$35
Consecutive Days Overdrawn (effective 7th day of negative balance)	\$5 per day
Overdraft Protection Transaction (transfer from savings account)	\$10 per transfer

Passbook Replacement Charge

\$5

For Business Accounts Only:

Pre-inked endorsement stamp

\$18 min., or actual cost

ATM & DEBIT CARD FEES

First Federal & MoneyPass ATMs

Free

Non First Federal ATMs (May be subject to other bank service charges)

Withdrawals and Balance Inquiries

\$2

Card Replacement

\$7.50

Foreign Country Transactions

up to 1.1%

BANK SERVICES

Deposit Verification of Payment

\$10

Guaranteed Signature

\$10 per signature

Notary Services:

First Federal Customers

Free

Non-Customers

\$2 per signature

Research

\$25 per hour, \$5 min.

Statement Balancing

\$25 per hour, \$5 min.

Abandoned Account Research

\$25

CHECKS

Cashier Checks

\$5

Check Printing (Fee depends on style of check)

Counter Check (per sheet)

\$2

Money Orders

\$2

On-Us Check Cashing (non-customers):

1% of check, \$10 max.

Return Deposited Item:

Charge-Back

\$10

Re-Clear

\$11