

Common Features

(Limits and Fees)

First Federal Bank of Kansas City
PO Box 419194
Kansas City , MO 64141-6194
816-241-7800

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

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Effective Date 2/7/2025

MEMBER FDIC
EQUAL HOUSING LENDER

ACCOUNT FEES

Insufficient (NSF) Funds or Overdraft (OD) Fees created by check, in person withdrawal, ATM withdrawal, or other electronic means. We assess a maximum of 3 insufficient or overdraft fees per day. (For returned items that are represented for payment, an insufficient funds - returned fee may be charged EACH time the item is presented when funds are insufficient and the item is returned, OR an insufficient funds - paid fee may be charged if the represented item is paid when funds are insufficient.)

Insufficient Funds - Paid or Returned (item \$10.01 or greater)	\$25
Point of Sale/ATM OD Fee (item \$10.01 or greater)	\$25

Statements

E-Statements (via Internet Banking)	Free
Paper Statement (via mail)	Free

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

Checking - 1 Year	\$7.50 per month
Savings - 2 Years	\$7.50 per month

Funds Transfers

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

Savings Overdraft Protection

(transfer from savings account)	\$10 per transfer
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MISCELLANEOUS FEES

Coin Sorting and Counting

Free

Collections:

Account (overdrawn closed)	\$35
Checks, Drafts & Foreign Items (min. + actual costs)	\$35 to \$95
Canadian check 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.

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 \$35
(Checks, ACH, Money Orders, Bill Payments)

Pre-inked endorsement stamp \$18 min., or actual cost
For Business Accounts Only

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

ATM & DEBIT CARD FEES

First Federal, Money Pass and Allpoint ATMs	Free
Foreign ATM Service Charge (Non-First Federal ATMs)	(May be subject to other bank service charges)
Withdrawals and Balance Inquiries	\$2
Card Replacement	\$7.50
Rush Card Order	\$35
Foreign Service Fee (Cross Border Transactions)	up to 1.1%

BANK SERVICES

Deposit Verification of Payment	\$10
Medallion 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.

Debit Card Withdrawal Limit

Point of Sale (POS)	\$3,000.00 per business day
ATM Withdrawal	\$505.00 per business day

Debit Card Deposit Limit

AllPoint ATMs - Cash Only	\$1,000.00 per transaction
Money Pass ATMs	Deposits not available
ATMs owned and operated by FFBKC	Checks or Cash - no dollar amount limit