

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:

Effective Date 2/3/2026

MEMBER FDIC
EQUAL HOUSING LENDER

ACCOUNT FEES

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

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| Insufficient Funds Fee (item \$10.01 or greater) | \$25 |
| Overdraft Fee (item \$10.01 or greater) | \$25 |

Statements:

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

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

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

Funds Transfers:

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

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|---|-------------------|
| Savings Overdraft Protection (transfer from savings account) | \$10 per transfer |
|---|-------------------|

MISCELLANEOUS FEES

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|---------------------------|------|
| Coin Sorting and Counting | Free |
|---------------------------|------|

Collections:

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| Account (overdrawn closed) | \$35 |
| Checks, Drafts & Foreign Items (min. + actual costs) | \$35 to \$95 |
| Canadian check or drafts | \$22 |

Copies:

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|-------------------------|-----|
| Balance History | \$1 |
| Check (Paid, Deposited) | \$2 |
| Statement | \$5 |

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|---|---|
| 1098 and/or 1099 | \$5 |
| Debit Card receipts | \$25 |
| Other | \$2 min. |
| Fax (in or out - per page) | \$5 |
| Garnishment/Levy Processing | \$75 |
| Stop Payment Fee (including 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 |
| ATM & DEBIT CARD FEES | |
| First Federal, Money Pass and Allpoint ATMs | Free |
| 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 3% |
| 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 |