



**Capitol  
Federal®**

**Personal Service Charge Schedule**

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

Account	Monthly Service Charge
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
Health Savings Account	No monthly maintenance charge

Account	Monthly Service Charge
Simple Blue Checking	No monthly maintenance charge
Genuine Blue Checking	\$5.00 per month if the average daily balance is less than \$1,000.00
Plan Savings	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.
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 \$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 <a href="http://capfed.com/locations">capfed.com/locations</a> .
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.
<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.
<b>Miscellaneous Service Charges</b>		
Cash Drafts	\$3.00	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 \$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 – eSavings and Passcard Savings	\$5.00 per month	Account is considered dormant when the account has 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 for 120 days, the account may be closed.
Dormant Account – Genuine Blue Checking, Simple Blue 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 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.
Electronic Addenda Record	\$1.00	Available only for ACH transactions.
Money Order	\$2.00	Money orders are only available to deposit account holders.
Overdraft	\$12.00	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 \$30.00 or less, we will not charge you a fee. We limit the number of overdraft fees assessed per business day to no more than 10 overdraft fees for all item types combined. An overdraft fee will appear on your account statement as "Insufficient Funds Charge" and indicate that the item was paid.
Overdraft Protection Plan Transfer	\$2.00 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. Charge is assessed from the companion account(s) whether or not the transfer(s) resolve the entire negative available balance.
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. Check stop payment orders submitted in writing are valid for only 180 days. You may renew a written check stop payment order, subject to another fee being charged.
Wire Transfer – Domestic	\$25.00	Charge for outgoing wire transfers to a destination within the United States. Service available for account holders only.
Wire Transfer – Foreign	\$45.00	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.