

First Federal Bank of Kansas City

Service Fee Schedule

Effective January 17, 2023

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
Go Account ⁽¹⁾	\$25	\$0	\$0	Free
DBA/Non-Profit Checking ⁽²⁾	\$100	\$0	\$0	\$400 daily balance OR \$25,000 combined deposit balances
First Business Checking ⁽²⁾	\$100	\$0	\$0	\$400 daily balance OR \$25,000 combined deposit balances
Business Interest Checking ⁽²⁾	\$100	\$2,000	\$12	\$400 daily balance OR \$25,000 combined deposit balances

⁽¹⁾ This account does not allow check writing.

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

⁽³⁾ This account is only available in combination with a new or existing checking account relationship.

⁽⁴⁾ This account is only available in combination with the Go Account product.

⁽⁵⁾ This account has age limitations and additional ownership requirements, see Truth-In-Savings Disclosure for details.

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 ⁽³⁾	\$50	\$50	\$3	Free
Statement Savings	\$200	\$200	\$3	\$400 daily balance OR \$25,000 combined deposit balances
Grow Savings Account ⁽⁴⁾	\$25	\$0	\$0	Free
Minor Savings ⁽⁵⁾	\$25	\$0	\$0	Free
Money Market Savings	\$1000	\$1000	\$5	\$400 daily balance OR \$25,000 combined deposit balances
Premier Money Market ⁽³⁾	\$2,500	\$2,500	\$10	\$2,500 min. daily balance
Business Statement Savings	\$200	\$200	\$3	\$400 daily balance OR \$25,000 combined deposit balances
Business Money Market Savings	\$2,500	\$2,500	\$10	\$400 daily balance OR \$25,000 combined deposit balances



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 (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

ACCOUNT FEES

Statements:

E-Statements (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
Digital 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/Paid (\$10.01 or greater) ⁽⁶⁾	\$35
Item Returned (\$10.01 or greater) ⁽⁶⁾	\$20

(We assess a maximum of 3 overdraft fees per business day)

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

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
Rush Card Order	\$35
Foreign Country 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
Checking 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

ADMINISTRATIVE CENTER

11550 Ash St. Suite 300, Leawood KS 66211
816.241.7800

MISSOURI LOCATIONS

Lee's Summit-Main Bank

1255 S.E. Oldham Pkwy. | 816.524.3333
Home Loans: 816.525.5626

North Kansas City

1200 Armour Rd. | 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

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

⁽⁶⁾ For returned items that are represented for payment, a returned NSF fee may be charged EACH time the item is presented when funds are insufficient and the item is returned, OR an overdraft fee may be charged if the represented item is paid when funds are insufficient.