



BUSINESS FEE SCHEDULE - Effective February 2, 2026

Business Savings Account Fees

Minimum Relationship Fee\$5 per month

If minimum average monthly balance of \$500 is not maintained on a Business Savings Account and no other active loan or deposit relationship exists.

Excess Withdrawal(s) Fee..... \$12 per withdrawal
Includes cash, check and transfer withdrawals. Three [3] withdrawals free per month, \$12 per withdrawal after three [3].

Money Market Account Fees

Minimum Balance Fee..... \$10 per month

If minimum balance of \$2,000 is not maintained.

Excessive Withdrawal(s) Fee \$12 per withdrawal
Six [6] free withdrawals/transfers per month, \$12 per withdrawal/transfer after six [6].

Business Checking Account Fees

Business Free Checking.....No Service Charge

Per Item Charges (debit and credit)\$0.30 each

Per Item Charges (bill payments)\$0.75 each

Business Interest Checking..... \$10 per month
Fee waived with minimum balance of \$1,500

Courtesy Pay ATM or VISA Debit Card.....\$34 per item
Not charged if your ATM or debit card purchase is \$5 or less. Max 5 fees daily.

Courtesy Pay ACH or Check Item.....\$34 per item
Not charged if your ACH or check is \$5 or less. Max 5 fees daily.

Returned Check or ACH NSF\$34 per item
Max 5 fees daily.

Stop Pay\$34 per item
Member Checks, Official Checks and ACH (Routing/Account Number) Payments

Other Service Fees

Paper Statement Fee..... \$4.95 per mailing

Undeliverable Statement Fee.....\$5 per item

Non-Member (on-us) Check Cashing Fee\$8 per item

Account Reconciling/Research Fee\$25 per hour

Domestic Check Held for Collection \$15 per item

Foreign Check Held for Collection.....\$40 per item

Statement Copy.....\$5 per copy

Domestic Wire Transfer (Incoming)\$10 per transfer

Domestic Wire Transfer (Outgoing).....\$30 per transfer

International Wire Transfer (Incoming)\$10 per transfer

International Wire Transfer (Outgoing)\$45 per transfer

Employee Assisted Loan Payment.....\$15 per request
ACH (Routing/Account Number), Debit Card or Credit Card

Official Check..... \$10 per check
If amount is less than \$5,000

Check Cashing..... 2% of cash received
If only savings account relationship, fee assessed if check more than \$500 and savings does not have matching funds. Fee waived if savings account has at least matching funds or checking account relationship also exists.

Other Service Fees - Continued

Garnishment\$100 per garnishment

Tax Levy Fee.....\$100 per tax levy

Verification of Deposit\$15

Debit Card Fees

ATM Withdrawal/Inquiry\$1.95 per transaction
Free at Allpoint® and MoneyPass® network ATMs

Debit Card Chargeback Fee.....\$37 per presentment

Debit Card Replacement.....\$8 per replacement

Debit Card International Transaction Fee..... 2% of transaction

Online Service Fees

Bill Pay Fee.....\$5.95 per month
Waived the first three [3] months of new enrollment and then when one or more bills are paid during the month.

Zelle®/Stop Payment\$34 per payment

Loan Fees

Returned Loan Payment Fee\$34 per returned item

Payment Extension Fee\$40 per request
Online and Mobile Banking Request (Skip-a-Payment)

Payment Extension Fee \$55 per request
Phone and Branch Request (Skip-a-Payment)

Collateralized Loan Documentation Fee.....\$75

Boat Loan Documentation Fee\$130

Safe Deposit Box Fees

Size: 3x5\$55 Annual Rental Fee

Size: 3x10\$85 Annual Rental Fee

Size: 5x10\$125 Annual Rental Fee

Size: 10x10\$175 Annual Rental Fee

Change Lock/Box Drilling.....\$200

Key Deposit (Refundable)\$15

Credit Union Membership

Membership Share..... \$25 par value

The rates and fees appearing in this fee schedule are accurate and effective for deposit accounts as of the Effective Date indicated.

If you have any questions or require current rate and fee information on your accounts, please call Neighborhood Credit Union at 214-748-9393 or 800-321-3728.

