



BUSINESS FEE SCHEDULE - Effective January 15, 2021

Business Savings Account Fees

Minimum Relationship Fee\$5 per month
If minimum balance is not maintained in a Business Savings Account and no other loan or deposit relationship exists.
 Excess Withdrawal(s) Fee.....\$10 per withdrawal
Includes cash, check and transfer withdrawals. Three [3] withdrawals free per month, \$10 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.....\$10 per withdrawal
Six [6] free withdrawals/transfers per month, \$10 per withdrawal/transfer after six [6].

High-Yield Savings Account Fees

High-Yield Savings Minimum Balance Fee.....\$10 per month
If minimum balance of \$10,000 is not maintained.

Business Checking Account Fees

Share Account Overdraft.....\$5 per overdraft
Savings to Checking or Checking to Checking Transfer.
 Overdraft Transfer from Line of Credit Fee.....\$5 per item
Transfer from Personal Line of Credit to Share Account to cover overdraft.
 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 presentment
Fee not charged if your ending available account balance is overdrawn by \$5 or less.
 Courtesy Pay ACH or Check Item.....\$34 per presentment
Fee not charged if your ending available account balance is overdrawn by \$5 or less.
 Returned Check or ACH NSF.....\$34 per presentment
 Stop Pay.....\$34 per presentment
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.....\$5 per item
 Account Reconciling/Research Fee.....\$25 per hour
 Domestic Check Held for Collection.....\$15 per presentment
 Foreign Check Held for Collection.....\$25 per presentment
 Statement Copy.....\$5 per copy
 Returned Deposit.....\$15 per presentment
 Domestic Wire Transfer (Incoming).....\$10 per transfer
 Domestic Wire Transfer (Outgoing).....\$25 per transfer
 International Wire Transfer (Incoming).....\$10 per transfer
 International Wire Transfer (Outgoing).....\$45 per transfer
 Employee Assisted Loan Payment.....\$15 per presentment
ACH (Routing/Account Number), Debit Card or Credit Card

Other Service Fees - Continued

Official Check.....\$7 per check
If amount is less than \$5,000
 Check Cashing.....1% 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.
 Garnishment.....\$100 per garnishment
 Tax Levy Fee.....\$100 per tax levy
 Verification of Deposit.....\$15

Debit/Credit Card Fees

ATM Withdrawal/Inquiry.....\$1.95 per transaction
Non-Neighborhood Credit Union ATM
 Credit Card Cash Advance APR.....18.00%
 Credit Card Cash Advance Fee.....3.00%
 Credit Card International Transaction Fee.....2.00%
 Credit Card Late Payment Fee (Flat).....\$25.00
 Credit Card Returned Payment Fee (Platinum).....\$27.00
 Debit Card Chargeback Fee.....\$35 per presentment
 Debit Card Replacement.....\$8 per replacement
 Debit Sales Slip Photocopy.....\$10 per copy
 Debit Card International Transaction Fee.....2% of transaction

Online Service Fees

Bill Pay Fee.....\$4.95 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 presentment

Loan Fees

Returned Loan Payment Fee.....\$34 per item
 Collection Fee - Pay by Phone.....\$15 per presentment
ACH (Routing/Account Number) or Debit Cards
 Payment Extension Fee.....\$35 per presentment
Online and Mobile Banking Request
 Payment Extension Fee.....\$50 per presentment
Phone and Branch Request

Safe Deposit Box Fees

Size: 3x5.....\$45 Annual Rental Fee
 Size: 3x10.....\$75 Annual Rental Fee
 Size: 5x10.....\$100 Annual Rental Fee
 Size: 10x10.....\$130 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.

Federally Insured by the NCUA.

