



FEE SCHEDULE

Effective January 15, 2021

Savings Account Fees

Minimum Relationship Fee\$5 per month
If minimum balance is not maintained on a Prize Savings Account or Membership 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 additional withdrawal/transfer

High-Yield Savings Account Fees

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

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.

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

Fresh Start Checking\$20 per month

Priority Checking..... \$11.99 per month
*\$0.20 fee reduction for each \$5 or more signature-based debit card transaction
 \$1.00 fee reduction for signing up and receiving eStatements
 (See Truth-in-Savings Disclosure for requirements.)*

Other Service Fees

Paper Statement Fee \$4.95 per mailing

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

Non-member (on-us) Check Cashing.....\$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

Official Check..... \$7 per check
If amount is less than \$5,000

Other Service Fees - Continued

Check Cashing1% 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.

