



## FEE SCHEDULE

Effective February 2, 2026

### Savings Account Fees

Minimum Relationship Fee .....	\$5 per month
<i>If minimum average monthly balance of \$500 is not maintained on a Prize Savings or Membership Savings Account and no other active loan or deposit relationship exists.</i>	
Excess Withdrawal(s) Fee.....	\$12 per withdrawal
<i>Includes cash, check and transfer withdrawals. Three [3] withdrawals free per month, \$12 per withdrawal after three [3].</i>	

### Money Market Account Fees

Minimum Balance Fee.....	\$10 per month
<i>If minimum balance of \$2,000 is not maintained.</i>	
Excessive Withdrawal(s) Fee.....	\$12 per withdrawal
<i>Six [6] free withdrawals/transfers per month, \$12 per additional withdrawal/transfer</i>	

### Checking Account Fees

Courtesy Pay ATM or VISA Debit Card.....	\$34 per item
<i>Not charged if your ATM or debit card purchase is \$5 or less. Max 5 fees daily.</i>	
Courtesy Pay ACH or Check Item.....	\$34 per item
<i>Not charged if your ACH or check is \$5 or less. Max 5 fees daily.</i>	
Returned Check or ACH NSF.....	\$34 per item
<i>Max 5 fees daily.</i>	
Stop Pay .....	\$34 per item
<i>Member Checks, Official Checks and ACH (Routing/Account Number) Payments</i>	
Fresh Start Checking .....	\$20 per month
Priority Checking.....	\$11.99 per month
<i>\$0.20 fee reduction for each \$5 or more signature-based debit card transaction</i>	
<i>\$1.00 fee reduction for signing up and receiving eStatements</i>	
<i>(See Truth-in-Savings Disclosure for requirements.)</i>	

### Other Service Fees

Paper Statement Fee.....	\$4.95 per mailing
Undeliverable Statement Fee.....	\$5 per item
Non-member (on-us) Check Cashing.....	\$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
<i>ACH (Routing/Account Number), Debit Card or Credit Card</i>	
Official Check.....	\$10 per check
<i>If amount is less than \$5,000</i>	
Check Cashing.....	2% of cash received
<i>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.</i>	
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
<i>Free at Allpoint® and MoneyPass® network ATMs</i>	
Debit Card Chargeback Fee.....	\$37 per dispute
Debit Card Replacement.....	\$8 per replacement
Debit Card International Transaction Fee.....	2% of transaction

### Online Service Fees

Bill Pay Fee.....	\$5.95 per month
<i>Waived the first three [3] months of new enrollment and then when one or more bills are paid during the month.</i>	
Zelle®/Stop Payment .....	\$34 per payment

### Loan Fees

Returned Loan Payment Fee .....	\$34 per returned item
Payment Extension Fee .....	\$40 per request
<i>Online and Mobile Banking Request (Skip-A-Payment)</i>	
Payment Extension Fee .....	\$55 per request
<i>Phone and Branch Request (Skip-A-Payment)</i>	
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
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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.

