



FEE SCHEDULE

Effective February 12, 2018

Savings Account Fees

Regular, Looney Tunes, Prize Savings & Other Share Savings

Minimum Relationship Fee	\$5 per month
<i>If minimum balance is not maintained and no other loan or deposit relationship exists.</i>	
Excess Withdrawal(s) Fee.....	\$7 per withdrawal
<i>Includes cash, check and transfer withdrawals. Three [3] withdrawals free per month, \$7 per withdrawal after three [3].</i>	
Share Account Overdraft.....	\$5 per overdraft
<i>Savings to Checking or Checking to Checking Transfer.</i>	

Money Market Account Fees

Minimum Balance Fee.....	\$10 per month
<i>If minimum balance is not maintained.</i>	
Excessive Withdrawal(s) Fee	\$7 each
<i>Six [6] free withdrawals/transfers per month. \$7 per withdrawal/transfer after six [6].</i>	

Checking Account Fees

Courtesy Pay: ATM or VISA Debit Card.....	\$33 per item
<i>Fee not charged if your ending available account balance is overdrawn by \$5 or less.</i>	
Paid NSF ATM or VISA Debit Card.....	\$33 per item
Courtesy Pay ACH or Check Item.....	\$33 per item
Returned Check or ACH Insufficient Funds	\$33 per item
Stop Pay	\$33 per item
<i>Member Checks, Official Checks and ACH Payments</i>	

Fresh Start Checking	\$20 per month
Choice Checking.....	\$10.50 per month
<i>\$0.20 fee reduction for each point of sale signature debit card transactions</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	\$1.75 per mailing
Account Reconciling/Research Fee	\$25 per hour
Domestic Check Held for Collection	\$15 per item
Foreign Check Held for Collection	\$25 per item
Statement Copy.....	\$5 per copy
Returned Deposit.....	\$10 per item
Domestic Wire Transfer (Outgoing).....	\$25 per transfer
International Wire Transfer (Outgoing).....	\$45 per transfer
Electronic Payment via Website	\$10 per item
<i>ACH Debit or Credit Card</i>	
Electronic Payment.....	\$15 per item
<i>Via Phone or In-Person</i>	

Other Service Fees - Continued

Official Check.....	\$7 per check
<i>If amount is less than \$1,000</i>	
Check Cashing	1% 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	\$75 per garnishment
Tax Levy Fee.....	\$75 per tax levy
Verification of Deposit	\$15

Convenience Service Fees

ATM Withdrawal/Inquiry	\$1.95 per transaction
<i>Non-Neighborhood Credit Union ATM</i>	
Replacement Debit Card.....	\$8 per replacement
Debit Card Chargeback Fee.....	\$35 per item
Debit Sales Slip Photocopy.....	\$10 per copy

Online Service Fees

Bill Pay Fee.....	2.95 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>	
Popmoney/Send Money Express Delivery	\$0.95
Popmoney/Request Money.....	\$1
Popmoney/Stop Payment	\$33

Loan Fees

Collection Fee - Pay by Phone.....	\$15 per item
<i>Using Checks or Debit Cards</i>	
Payment Extension Fee	\$35 per item
<i>Online and Mobile Banking Request</i>	
Payment Extension Fee	\$50 per item
<i>Phone and Branch Request</i>	

Safe Deposit Box Fees

Size: 3x5	\$35 Annual Rental Fee
Size: 3x10	\$50 Annual Rental Fee
Size: 5x10	\$75 Annual Rental Fee
Size: 10x10	\$115 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.

Federally Insured by the NCUA.

