



BUSINESS ACCOUNT SERVICES FEE SCHEDULE

November 5, 2013

BUSINESS CHECKING ACCOUNT

Business Free CheckingNo Service Charge
 Per Item Charges ..(debit and credit items).....\$0.30
 (bill payments)..... \$0.75
 Business Interest Checking \$10.00
 (Fee Waived with minimum balance of \$1500.00)

CHECKING ACCOUNT FEES

Returned Check or ACH/Insufficient Funds.....\$33.00 per item
 ATM and Visa Check Debit Card.....\$28.00 per
 item Courtesy Pay Transaction
 Courtesy Pay / ACH / and Checks.....\$33.00 per item
 Stop Pay (Member and Official checks).....\$33.00 per item
 Checking Account Close.....\$25.00
 (To close within 180 days of opening)
 Photocopy of Paid Checks.....\$2.50 per check
 Temporary Checks (10 check minimum).....\$0.50 per check
 Online Bill Payment.....Free

SAVINGS ACCOUNT FEES

Business Savings Excess Withdrawals\$5 per withdrawal
 (Includes cash, check and transfer withdrawals)
 (After three (3) withdrawals per month)
 Business Savings Account Close.....\$25 per account
 (To close account within 180 days of opening)
 Share Account Overdraft.....\$5 per overdraft
 (Savings to checking transfer)
 Money Market Account\$10.00 per month
 (If minimum balance is not maintained)
 Minimum Relationship Fee.....\$5 per month
 (If minimum balance is not maintained and no
 other loan/deposit relationship exists)

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Loose Coin Sorting/Counting.....3% of deposit
 Rolled Coin Sorting/Counting.....3% of deposit for 10+ rolls
 Account Reconciling (Research Fee).....\$25 per hour
 Deposited Check Held For Collection.....\$15 per overdraft
 (Domestic)
 Returned Deposit.....\$10 per item
 Returned Statement Fee.....\$3 per statement
 Domestic Wire Transfer (Outgoing).....\$25 per transfer
 Int'l. Wire Transfer (Outgoing).....Ask for current charge

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

DIRECTO A MEXICO.....\$5.00
 (Electronic Funds Transfer)
 Electronic Payment Fee.....\$15.00 per request
 (Via Phone or in Person) (ACH Debit or Credit Card)
 Electronic Payment Fee Via Website
 (ACH Credit or Debit Card).....\$10.00 per item
 Foreign Check Collection.....\$25.00 per item
 Official Checks..... \$7.00 per check
 (if less than \$1,000)
 Phone/E-Service Fee.....\$2.00 per transaction
 Account Activity Printout.....\$2.00 per page
 Statement Copy.....\$5.00 per copy
 Check Cashing..... 1% of cash received if
 (Fee waived with checking account) more than \$500
 3rd Party Check Cashing.....1% of cash received
 Fax.....\$2.50 per page
 Photocopy\$0.10 per copy
 VOD..... \$15.00
 (Verification of Deposit)

CONVENIENCE SERVICE FEES

ATM Withdrawal/Inquiry 1.95 per transaction
 (Non-Neighborhood Credit Union ATM)
 Replacement Debit Card.....\$8.00 per replacement
 Photocopy of Debit Sales Slip..... \$10.00 per copy

LOAN FEES

Automobile Refinance Fee.....\$200 per loan
 (Applies to refinances of NCU vehicle loans without advancing new money)

SAFE DEPOSIT BOX ANNUAL RENTAL FEES

3 x 5	\$35
3 x 10	\$50
5 x 10	\$75
10 x 10	\$115

Change Lock/Drilling Box..... \$200
 Key Deposit.....\$15 (refundable)

CREDIT UNION MEMBERSHIP

Membership Share \$25 par value
 The rates and fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated. If you have any questions or require current rate and fee information on your ac counts, please call 214.748.9393 or 800.321.3728.

