



FEE SCHEDULE

Effective April 1, 2024

Savings Account Fees

Minimum Relationship Fee\$5 per month
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.

Excess Withdrawal(s) Fee..... \$12 per withdrawal
Includes cash, check and transfer withdrawals. Three [3] withdrawals free per month, \$12 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..... \$12 per withdrawal
Six [6] free withdrawals/transfers per month, \$12 per additional withdrawal/transfer

Checking Account Fees

Transfer Pay.....\$4
Savings to Checking or Checking to Checking Transfer. Max 1 fee per day. Fees in excess of \$4 will be refunded to account by end of processing day.

Courtesy Pay ATM or VISA Debit Card.....\$34 per item
Not charged if your ATM or debit card purchase is \$5 or less. Max 5 fees daily.

Courtesy Pay ACH or Check Item.....\$34 per item
Not charged if your ACH or check is \$5 or less. Max 5 fees daily.

Returned Check or ACH NSF.....\$34 per item
Max 5 fees daily.

Stop Pay\$34 per item
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.....\$8 per item

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..... \$15 per presentment

Domestic Wire Transfer (Incoming)\$10 per transfer

Domestic Wire Transfer (Outgoing)..... \$29 per transfer

International Wire Transfer (Incoming)\$10 per transfer

International Wire Transfer (Outgoing).....\$45 per transfer

Employee Assisted Loan Payment.....\$15 per request
ACH (Routing/Account Number), Debit Card or Credit Card

Official Check..... \$9 per check
If amount is less than \$5,000

Check Cashing.....2% 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

Other Service Fees - Continued

Tax Levy Fee..... \$100 per tax levy

Verification of Deposit \$15

Non-Member ATM/ITM Fees..... \$4.95 per transaction
Withdrawal and Inquiry Fees at Neighborhood Credit Union ATMs/ITMs

Debit Card Fees

ATM Withdrawal/Inquiry.....\$1.95 per transaction
Members at Non-Neighborhood Credit Union ATMs

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.....\$5.95 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 payment

Loan Fees

Returned Loan Payment Fee \$34 per returned item

Payment Extension Fee\$40 per request
Online and Mobile Banking Request (Skip-A-Payment)

Payment Extension Fee \$55 per request
Phone and Branch Request (Skip-A-Payment)

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 \$120 Annual Rental Fee

Size: 10x10.....\$160 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.

