

FEE SCHEDULE

Christmas Club Account Fees

- Early Account Withdrawals \$5.00/Withdrawal

Money Market Account Fees

- Excessive Withdrawal \$15.00/Withdrawal
After six (6) per month.
- Below Minimum Balance \$10.00

Business Checking Account Fees

- Service A service Fee of \$1.00 will be charged for four (4) or less checks cleared and \$5.00 for 5 or more checks cleared during a month.
- Deposited Item Return (Business) \$10.00/Item
- Business Deposits \$.05/Check Deposit

Checking Account Fees

- Overdraft \$30.00/Item
- NSF \$30.00/Item
- Returned Item \$7.00/Item
- Stop Payment \$30.00/Request
- Check Printing Prices may vary depending upon style

Safe Deposit Box Fees

- Annual Rental Size 3x5 \$15.00/Year
- Annual Rental Size 3x10 \$35.00/Year
- Annual Rental Size 5x10 \$40.00/Year
- Key Replacement \$20.00/Key
- Box Drilling \$100.00 minimum

Share Value

- Par Value of One Share \$10.00
- Youth Accounts \$10.00

Other Service Fees

- Account Activity Printout \$1.00/Printout
- Account Reconciliation \$12.00/Hour
- Account Research \$12.00/Hour
- Bad Address Fee \$5.00/If you do not notify us of address change
- Checking Cash Fees
 - Checks less than \$500.00 \$1.00
 - Checks over \$500.00 \$3.00
With Only Prime Share Savings that has an average monthly balance of less than \$100.00
- Credit Union to Credit Union Wire Transfer . . . \$5.00/Transfer
- Coin Machine 5% of coins counted minimum of \$1.00 maximum of \$5.00
- Consumer Loan Skip a Payment \$40.00
- Copy of Draft \$2.00/Draft
- Corporate Check \$1.50/Check
- Corporate Check Stop Payment \$30.00/Request
(No Stop Payment available for 90 days)
- Inactive Account \$5.00/month
- Dormant Account \$15.00/Month
- Duplicate Lien Release \$5.00
- Early Savings Closure \$10.00
If Prime Share Savings closed within 6 months of opening
- Fax (incoming) \$.50/Page
- Fax (outgoing) \$.50/Page
- International Wire Transfer \$50.00/Transfer
- Loan Processing Fee \$35.00 (approved loans only)
- Money Order \$1.50/Money Order
- Money Order Stop Payment \$30.00/Request
(No Stop Payment available for 90 days)
- Negative Account Balance:
 - 5 Days \$5.00
 - 10 Days \$5.00
- Non NRCCU ATM Transaction \$1.00
- Photocopy \$.50/Page
- Product Reactivation \$10.00
- Replace Lost ATM/Debit Card \$10.00/Card
- Single Service \$2.00/Month
Charged if Prime Share Savings account average monthly balance is below \$100.00 and member is 18 years or older
- Statement Copy \$.50/Page
- Subpoena Research \$25.00/Hour plus a per copy fee
- Wire Transfer (Outgoing) \$20.00/Transfer

The rates and fees appearing in the Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

