

Fee Schedule – Effective 1/1/2022



NO FEE SERVICE

Audio Telephone Banking	No Fee
Bill Pay	No Fee
Christmas Club Early Withdrawal	No Fee
E-Statements	No Fee
IRA Annual Maintenance	No Fee
IRA Rollover/Transfer Fee	No Fee
Lien Release	No Fee
Mobile Banking App	No Fee
Notary Public	No Fee
Online Banking	No Fee

General Service Fees

Assisted Phone Transfer	\$1.00 per transfer
Certified Checks	\$10.00
Corporate Check/Money Order Stop Payment	\$20.00
DBA/Business Account per month	\$5.00
Deposited Returned Check	\$20.00
Dormant Account (No Activity 1 year)	\$25.00/quarter (after 2 years)
Excessive Electronic Transfers from Savings (Reg D)	\$2.50 per item
Gift Cards	\$3.75
Legal Compliance, Levy, Restraints, Subpoena etc.	\$50.00 per item
Money Order (\$1,500.00 or less)	\$1.00
Returned Mail	\$2.00 per item
Statement Copy	\$2.00 per statement
Teller Check (\$1500.00 or more)	No Fee
Wire Transfer (Incoming)	No Fee
Wire Transfer International	\$50.00
Wire Transfer (Outgoing)	\$20.00

Share Draft Account Fees

Account Reconciliation (per hour)	\$15.00
Canadian Check Processing	\$25.00
Check Collection Fee (Domestic or Foreign)	\$25.00
Check Printing	Varies
IRA Premature Closing (within 6 months of opening account)	\$25.00
Letter of Protest	\$15.00
Overdraft Transfer from Shares	\$5.00
Personal Draft Stop Payment	\$15.00
Returned Check	\$25.00
Share Draft Photocopy	\$1.00

Debit Card/Electronic Transfer/ACH Fees

ACH Return Item	\$25.00
ACH Stop Payment	\$15.00
Card Replacement	\$15.00 Each
Electronic Member Payment Transfer (through Alloya)	\$25.00
Foreign Transaction Fee	\$1%
Non NCFCU ATM Withdrawal (4 per month)	No Fee
Non NCFCU ATM Withdrawal (Over 4 per month)	\$2.00 each
Overdraft Transfer from Shares (ACH Item)	\$5.00
Rush Debit Card (2-Business Days)	\$45.00

Fees are subject to change at any time
Federally Insured by NCUA