



## Fee Schedule

Effective January 1, 2019

### Basic Account Fees

**Deposit Return Item** - \$32.00

**Print Out of Account Activity** (3 days or more) - \$5.00

**Statement Copy from Archives** - \$5.00 per statement copy (month)

**Dormant Fee** - (Primary Savings, Checking) \$5.00 per month after twelve (12) months with no activity and an aggregate balance of less than \$1,000.00

**Account Research and /or Balancing Assistance** - \$30/hour

**Club Accounts** - Early Closure - \$25.00 and loss of dividends, one withdrawal without closure \$25.00

**Coin Counting** (where available) – 5% of total

**Automatic transfer of funds from primary share account to checking account** - \$2.00

**Excessive withdrawal fee** - \$5.00 – fee waived if daily minimum balance of \$500 or more is maintained

**Account Closure/Re-Open** - \$30.00

**Return Statement Fee** - \$10.00

### Checking Account Fees

**Secure Checking** – \$4.95 a month

**Business Checking** - \$15.00 a month or \$1500 balance (must be Sole Proprietor, DBA, LLC etc)

**New Beginning Checking** – \$4.95 a month – account restrictions apply

**ATM Fees** – 4 FREE ATM withdrawals per month, each additional withdrawal is \$1

**Business Account ATM Fees** - \$1.00 per transaction

**Replace lost Debit card** - \$10.00

**Replacement PIN via mail for Debit card** - \$5.00

**Debit Card Rush Fee** - \$25.00

**Copy of personal check** - \$5.00

**Copy of a credit union Official Check** - \$5.00

**Official Check** - Member \$3.00, Non-Member \$10.00

**Returned Check Deposit NSF** - \$32.00

**NSF Check Converted to Official Check** - \$32.00

**Stop Payments on personal and credit union checks** - \$32.00

**Non-Sufficient Funds item (NSF Fee)** - \$32.00

**Member Privilege Fee (Mbr Priv Fee)** – up to \$29.00 per item

**International Service Assessment Fee (ISA)** - VISA calculates & charges this fee daily.

Fee is assessed to member when applicable.

**Tax levy/garnishment** - \$50.00

**Verification of Deposits** - \$20.00

**Box of Checks:** First box of checks free with net direct deposit to Nova Credit Union checking. One free box per year for members 55 and older. Prices vary according to style.

**Telephone Payments** - \$10.00

## Money Market Accounts

**Withdrawal Fee** - Three FREE withdrawals per month, each additional withdrawal \$5.00

**Money Market Checks** - First box of (50) Money Market checks - Free

## Loans

**Late Payment** – 2% of Loan Payment

## Wire Transfers

**Domestic** - Incoming \$10 - Outgoing \$20

**International** - Incoming \$20 - Outgoing \$40

## Safe Deposit Boxes

**3 x 5 Box** - \$25/year

**3 x 10 Box** - \$35/year

**5 x 5 Box** - \$45/year

**5 x 10 Box** - \$55/year

**10 x 10 Box** - \$75/year

**Lock Drilling** - \$150.00

**Lost Key** - \$100.00

## VISA Credit Card

**Late Payment Fee** - \$0

**Over Limit Fee** - \$0

**Card Replacement fee** - \$0

**Pay-by-Phone fee** - \$10.00

**Rush Fee** - \$25.00

**NSF Payment/Returned Check on Visa Credit Card** - \$32.00

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## Term Share Certificate – Early withdrawal penalties:

- If your account has an original maturity of less than 24 months, the penalty we may impose will equal 90 days of dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of more than 24 months, the penalty we may impose will equal 180 days of dividends on the amount withdrawn subject to penalty.

**NSF FEES:** An NSF fee applies to any and all overdrafts created by check, in-person withdrawals, ATM withdrawals or other means. The NSF fee is \$32 per item. If you qualify for Member Privilege the Member Privilege Fee (Mbr Priv Fee) is \$29.00 per item or occurrence.