



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

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.