



Fee Schedule

Effective August 1, 2022

Basic Account Fees

Deposit Return Item - \$35.00
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 - \$3.00
Account Closure/Re-Open - \$30.00
Return Statement Fee - \$10.00
Tax levy/garnishment - \$50.00
Verification of Deposits -\$20.00
Telephone Payments - \$5.95

Checking Account Fees

Secure Checking – \$5.95 a month
Business Checking - \$15.00 a month or \$1500 balance (must be Sole Proprietor, DBA, LLC etc)
New Beginning Checking – \$5.95 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
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 - \$35.00
NSF Check Converted to Official Check - \$35.00
Stop Payments on personal and credit union checks - \$35.00
Non-Sufficient Funds item (NSF Fee) - \$29.00
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.
Box of Checks - *One free box Of Nova Custom Checks per year for members 65 & older.*

Money Market Accounts

Withdrawal Fee - Six FREE withdrawals per month, each additional withdrawal \$10.00
Money Market Checks – Prices vary

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

Rush Fee - \$25.00

NSF Payment/Returned Check on Visa Credit Card - \$35.00

Dealer Originated Loan Fees

Late Payment – \$15.00 after 10 days

NSF Payment/Returned Payment Fee - \$35.00

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 \$29.00 per item. If you qualify for Member Privilege the Member Privilege Fee (Mbr Priv Fee) is \$29.00 per item or occurrence.