



Effective February 1, 2018

## Checking/Share Draft Accounts

<a href="#">Free Checking</a>	*\$0.00 fee per month - Member must have Estatements *\$2.95 if no Estatements
<a href="#">Easy Checking</a>	\$5.00 fee per month
<a href="#">Perks Checking</a>	\$2.95 fee per month
<a href="#">Premier Checking</a>	No monthly service fee *Qualified dividends paid monthly if qualifications below are met: -Online banking E-Statements -Net Pay Direct Deposit (\$500 minimum) -25 POS Debit Card Transactions
<b><a href="#">Basic Business Checking - ACCOUNT NO LONGER OFFERED</a></b>	\$12.00 per month
*Fees disclosed for previously opened account	
Monthly Service Fee (Less than \$1,000 Avg. Daily Balance)	
Monthly Service Fee (\$1,000 and Greater Avg. Daily Balance)	No Fee
<b><a href="#">Business Plus Checking - ACCOUNT NO LONGER AVAILABLE</a></b>	
*Fees disclosed for previously opened account	
Monthly Service Fee	\$6.00 per month
ACH Withdrawal Transaction Fee	\$0.07 per cleared ACH
Per Check/Draft Transaction Fee	\$0.25 per cleared check
Deposited Item Transaction Fee	\$0.25 per each item deposited
Insufficient Funds Fee	\$35.00 per item returned
Stop Payment Fee (add or deleting)	\$35.00 each
Check/Draft Reorders Price	Available Upon Request
Courtesy Pay Fee (not available for Corporations)	\$35.00 per item returned

## Debit and ATM Fees

Debit or ATM Ca Debit Card	Initial Card Free at Account Opening
Replacement ATM/Debit Card	\$10.00 each
Foreign ATM Transactions (except deposits)	* \$3.00 per transaction
Foreign ATM Deposits	No Fee
Sales Draft Copy	\$7.50 each copy
Insufficient Funds Fee	\$35.00 per item returned
Point of Sale Transactions (ex: Retailers)	** \$1.00 after first 8 free transactions, per month
PIN Reset	\$5.00
Inactive Debit Card Fee (after 90 days of no activity)	\$10.00
* Surcharges imposed by ATM owners are in addition to this fee. Surcharge fees are not controlled by NPCCU.	
** Any transaction that requires the use of your PIN (personal identification number)	

## Home Banking

Monthly Access Fee	Free
Bill Payer Fee	\$0.75 per item after first 15 FREE items per month
Insufficient Funds Fee	\$35.00 per item returned
Stop Payment Fee (add or deleting)	\$35.00 per request
Cancelled Check/Bill Copy	\$7.50 per item
Bill Payment- Account to Account Transfer Fee	\$1.00 per transfer
Bill Payment - Same Day Bill Payment Fees	\$9.95
Bill Payment - Overnight Checks Fees	\$15.95

## Miscellaneous Fees

Automatic Transfer (from Savings to Share Draft)	\$6.00 per transaction (After 6 Reg D also applies)
Collection Deposit Item Charge (Domestic/Foreign)	\$20.00 per item
Non-Negotiable Deposit Item Fee (Domestic/Foreign)	\$15.00 per item
Regulation D Violation	\$6.00 per item after allotted 6 transactions per month
Money Orders	\$1.00
Official Checks	\$5.00
Outgoing Wires (Domestic)	\$25.00 each
Incoming Wires (Domestic) or Foreign)	\$15.00 each
Overnight Mail Delivery	As charged, with \$35.00 minimum
Paper Statements	\$5.00 per statement
Copy of Check/Draft Fee	\$3.00 per check, \$5.00 a copy if check older than 12 months
Notary Service (Members Only)	No Fee
Account Reconciliation and Research Fee	\$35.00 per hour, by appointment only
Insufficient Funds Fee - Check or ACH	\$35.00 per returned item
Non-Returned Item Fee (Item paid if qualified for Courtesy Pay)	\$35.00 per returned item
Returned Deposited Check	\$15.00 per check returned
Address Notification Change Form from USPO	\$3.00
Email Return Processing Fee	\$2.00
Dormant Account Fee	\$10.00 per month after inactive for 6 months
Account Early Closing Fee (within 90 days of opening)	\$5.00
Garnishment Processing	\$50.00
Levies Processing	\$50.00
Escheat Processing	\$50.00
Shared Branch Transactions	\$1.00 after first 12 FREE transactions per month