

Account Services

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| Membership Fee (due at account opening) | \$5.00 |
| History Printout..... | \$1/page |
| Statement Copies..... | \$3 per quarter for Savings \$3 per month for checking |
| Inactive/Dormant accounts (30 months of inactivity)..... | \$10/month |
| Overdraft Transfer..... | Free/occurrence |
| Courtesy Pay..... | \$31/occurrence (items under \$5 are free) |
| Online Banking, Bank by Phone, E-Statements.... | Free |
| Non-sufficient Funds..... | \$25.00 per item |
| Overdraft for ACH and Checks Items..... | \$25.00 per item |
| Returned deposit/payment..... | \$25.00 per item |
| Stop Payment of Check | \$25.00 |
| Copy of Check..... | \$25.00 |
| Cashiers Check (4 free a month)..... | \$3.00 per check made payable to a payee |
| Loan Application (personal, small dollar, credit cards)..... | other than account holder(s) \$30.00 |

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| Early Membership Reopen Fee (6 month wait period once membership is closed. Fee applies to membership opened before 6 month wait period)..... | \$25.00 |
| Research Fee (Applies when an account question requires additional account research, including but not limited to, pulling multiple statements, check images, or reports..... | \$25.00 per hour (1 hr minimum) |
| Early Close Account..... | \$25 (between 90 days) |

VISA Credit Cards

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| Application | \$30.00 |
| Unsecured card Fee..... | \$15/annualy |
| Secured card Fee..... | \$15/annualy |
| Card replacement | \$10 |
| Late Payment Fee | \$25 |

Loans

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|------------------------------------|-------------------------|
| Application..... | \$30.00 |
| Skip-a-Payment..... | \$35/skip |
| Late Payment Fee..... | \$25 after 15 days late |
| Small Business Application Fee.... | \$100.00 |

ATM/Visa Debit Card/ PrePaid CuMoney Card

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|---|------------------------------|
| Withdrawals at NSCFCU ATM | Free |
| Signed Visa Merchant Purchases (no pin entry required)..... | Free |
| Replacement Card..... | \$10.00 |
| CO-OP ATM Network ... | 2 free/month,\$1.50 each add |
| Foreign ATM withdrawal Fee..... | \$1.50 |
| Incorrect Pin..... | \$1.50 |
| PrePaid Card Order Fee..... | \$5.00 |
| PrePaid Card Load Fee..... | \$1.50 |
| Debit Card Closed within 90 days of Issuance..... | \$10.00 |

Savings

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|----------------------------------|---|
| Regular Savings..... | No Monthly fee; Under Balance fees apply |
| Fees..... | Balance below \$100 will incur a \$1 fee per transaction Balance below \$50 will incur a \$5 fee per transaction |
| Enrolled in eStatements..... | No Fee |
| Not enrolled in eStatements..... | \$1/quarter |

Checking Accounts

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|---|---|
| Classic Checking (Share Draft)..... | No Monthly fee; No Min. Bal. Fee Unlimited Check Writing Note: It is required a secure deposit of \$100 held on savings |
| Second chance Checking (Share Draft)..... | \$7.50 monthly service fee |
| Fresh Checking (Share Draft)..... | \$7.50 Monthly fee or No Monthly fee; No Min. Bal. Fee with direct deposit Direct deposit of \$300 is required per month, the account is free to students 24 years old or younger |

Business Checking

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|---|--|
| No Monthly fee; \$500 aggregate deposit per quarter | |
| Fees..... | \$15 inactive account fee per quarter if aggregate deposit is not met \$25 if account closed within 180 days open \$25 if account reopen within 90 days open |

Transactions

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|--|---------------------------------|
| Negative Balance Fee.... | \$3.00 every Monday |
| Share Branching Deposits/Loan Payments..... | Free |
| Share Branching Withdrawal (\$1500 Daily limit)..... | \$2/underbalance fees may apply |

*Share Branching Call Center Fees

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|--------------------------------|--------|
| Membership Verification | \$1.00 |
| Account Inquiry..... | \$1.00 |
| Payment Transfer- to Loan..... | \$2.00 |
| Payment Transfer- to Share.... | \$2.00 |
| Loan Payment from Transfer... | \$2.00 |
| Statement Print..... | \$3.00 |

Mobile app Sprig by CO-OP

Installment Fee..... \$2.00

*New members must wait 45 days from the date of account open to access
*Share Branching call center
Phone: (888) 837-6500

