

## Account Services

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 other than account holder(s)
Money Order.....	\$3
Loan Application (personal, small dollar, credit cards).....	\$30.00
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

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

## Loans

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

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

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

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

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

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

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

