

MISCELLANEOUS FEES AND CHARGES

Effective Date March 28, 2024

Membership

Minimum balance required
(Regular Share Savings Account): **\$50.00**

Account Research

Per hour charge: **\$25.00**
Minimum charge: **\$5.00**

Bill Payment

Stop payment, per item: **No Charge**
Return item: **\$25.00**

Foreign Collection Items

Checks: **\$65.00***

Copy of Account Statement

With access to Online Banking and E-statements up to 18 months, per statement: **\$5.00**
With access to Online Banking and E-statements over 18 months, per statement:
No Charge

Deposited Checks Returned

Other party check not issued by depositor:
No Charge
Own check: **No Charge**

Levy Garnishment

Levy garnishment: **\$35.00****

Dormant Accounts

Dormancy fee: **\$5.00**

Electronic Transfers

E-Transfer (Standard Delivery): **No Charge**
E-Transfer (Next Day Delivery): **\$3.00**
Zelle Transfer: **No Charge**

Wire Transfers

Incoming wire: **No Charge**
Domestic outgoing wire: **\$20.00**
International outgoing wire (US\$ or foreign exchange): **\$28.00**
Wire recall or correction: **No Charge**

Escheat

Escheat account processing fee: **\$25.00*****
MasterCard Debit Card
First 10 ATM transactions, per month:
No Charge
Each additional transaction, per month:
No Charge
Card replacement: **No Charge**
Rush order: **\$30.00**
Receipt copy request (per item): **\$5.00**
International transaction fee: **0.0%**
Currency exchange fee: **0.2%**

Notary Services

Member, per document: **No Charge**
Non-Member, per document: **\$2.00**

Share Draft (Checking) & Savings Accounts

Each non-sufficient funds (NSF) item: **\$25.00**
NSF Item: Re-presentation (When flagged as RETRY at Company Entry Description and fee was previously charged): **No Charge**
Purchase of official check: **No Charge**
Stop payment request: **No Charge**
Stale dated check fee for closed account: **\$50.00**

Real Estate Loan Fees

Loan application fee: **\$200.00****
Loan processing fee: **\$300.00****
Loan underwriting fee: **\$250.00****
Interest rate "Lock-in" fee: **0.125% of Loan Amount**
Lock-in extension fee: **\$250.00**
Subordination agreement: **\$150.00**
Home Equity application fee: **\$100.00**

Loan Commitment Fee

Loan amount \$50,000 - \$726,200: **\$575.00**
Loan amount \$726,201 - \$1,089,300: **\$725.00**
Loan amount \$1,089,301 - \$1,250,000: **\$875.00**
Loan amount \$1,250,001 - \$1,375,000: **\$1,075.00**
Loan amount \$1,375,001 - \$2,000,000: **\$1,575.00**

Visa Credit Card

Annual fee Classic: **No Charge**
Annual fee Platinum: **No Charge**
Late Payment: **\$25.00**
Returned check: **\$25.00**
Minimum payment: **3.00% or \$20.00******
Currency conversion: **0.00%**

Cash advance fee: **No Charge**
Minimum cash advance: **\$25.00**
Minimum finance charge: **None**
Credit card replacement: **No Charge**
Domestic rush fee: **\$45.00**
International Rush Fee: **\$90.00**

All fees subject to change without notice

Footnotes

*: Foreign checks payable in foreign currency or U.S. Dollars **without** a U.S. ABA# in MICR line are handled as a collection item by the Domestic or International Collections Dept.

Foreign checks that are not eligible for provisional credit are handled as Foreign Check Collections. Credit is not provided until we receive the payment from the foreign bank. The Credit Union will mail an acknowledgement notice confirming your deposit has been received.

- A foreign check collection will take 4-6 weeks on average to complete (varies by country).
- A minimum check value of 150.00US is required to process a check collection item. This is to avoid processing fees from exceeding the value of the check and resulting in a debit to the depositor.
- Foreign bank fees vary by country and bank. The higher the check value, the higher the fees could be.
- If the country and currency of a check do not match (exception noted above), the check must be processed as a collection.

Payment of a collection, less all processing fees will be credited to the depositors account when final payment for the collection item is received. The depositor will receive a credit notice detailing the exchange rate, fees and total to be credited to their account.

All fees for foreign items will be deducted from the proceeds of the item, except for our correspondent bank collection fee of \$65.00 and courier charges of \$15 upon presentation of the check.

**: This fee is non-refundable.

***: This fee is non-refundable and it is charged to process a member's account when an account is considered to be abandoned for a period of 3 years and the funds have been sent to the DC Government.

****: The higher of the two.

Federally Insured by

NCUA

COMMON FEATURES

Bylaw Requirements. You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

Par Value of Shares. The par value of a share in the credit union is \$50.00.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

National Credit Union Share Insurance Fund. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.