



Northern Communities Credit Union
 Fee Schedule
 Effective July 1, 2014

Statement Copies (per month)	\$5.00
Check Copy (per item)	\$6.00
Record Research (per hour-1 hour minimum)	\$30.00
Account Balancing (per hour-1 hour minimum)	\$30.00
Mail Returned Undeliverable	\$6.00
Post Office Sends Change (change/send verification letter)	\$6.00
Mail Receipt for Transaction	\$1.50
Re-opening Membership within 90 days	\$25.00
Closing Membership within 90 days	\$25.00
Second Primary Checking Account (per month)	\$2.00
Non-Sufficient Funds	\$35.00
Courtesy Pay Per Item <i>Per each overdraft. Overdrafts may be paid utilizing Courtesy Pay funds up to the limit of \$1000.00 for the following types of transactions: Checks, Electronic Funds Transfers/ACH, ATM Debit Card, Audio Response, Home Banking, Bill-Payer, Kiosks, Shared Service Centers and at the teller counter. Member with an overdraft has 30 days to bring the account current. The credit union reserves the right to refuse payment of overdrafts if your account is no longer in good standing.</i>	\$35.00
ATM/Debit Card Replacement	\$15.00
ATM/Debit Card Rush Order	\$50.00
Chargeback ATM/Debit Card (per transaction, case-by-case)	\$35.00
Deposited or Cashed Item Returned Unpaid	\$15.00
Stop Payment (personal checks)	\$30.00
NCCYou Corporate Check (under \$1000.00, not payable to member)	\$5.00
Money Orders	\$2.00
Wire Fee Incoming	\$20.00
Wire Fee Outgoing	\$30.00
Wire Fee Foreign	\$60.00
Coin (non-members only)	2% of total
Notary Fee Member	Free
Notary Fee Non-Member	\$2.00
Gift Cards	\$4.00
Dormant Account Fee	\$35.00
Inactive Account Maintenance Fee	\$5.00
Reg D Fee	\$35.00
VISA Cash Advance for Non-NCCYou cards	2% of advance
Subordination Fee	\$150.00
Mortgage Late Fee	Greater of 5% of pmt or \$15.00 after 15 days late
Personal Loan Fee	Greater of 5% of pmt or \$15.00 after 15 days late
Levi /Garnishment Fee	\$25.00
Forced Closure	No greater than \$25.00
ID Guard Checking	Up to \$5.95
Paper Statement (excludes members 17 and younger, and 65 and older)	\$2.95
Non-Prime Loan Processing Fee	\$50.00



Federally Insured by NCUA



Equal Housing Lender

Our mission: to promote member and community success by meeting their changing financial needs.

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