

Pricing Schedule



| | | |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Simply Smarter Checking Monthly Service Fee | Monthly Service Fee | \$7.00 |
| | How to Avoid Fees | No Service Fee when you have one of the following during each monthly statement period: <ul style="list-style-type: none"> Primary or joint account holder with loan and/or deposit balances equal to or greater than \$25,000 Recurring direct deposit into account, such as payroll or retirement benefits Maintain \$500 monthly average balance in account Primary account holder meets age requirements of younger than 25 or 65 and older |
| | How to Reduce Fees | Receive discounted Service Fee of \$5.00 <ul style="list-style-type: none"> Primary account holder is registered for eDelivery services on NEFCUOnline for electronic statements and notices (<i>valid email address is required</i>) |
| ATM Network Fees | ATM Network | \$1.50 for non-NEFCU ATM transactions (<i>withdrawals and transfers</i>) plus any surcharge that the ATM owner charges. Transactions through Falcon, CO-OP SM , or SUM [®] networks are surcharge free only. \$1.50 still applies where applicable. |
| | How to Avoid Fee | <ul style="list-style-type: none"> Use NEFCU ATMs 4 free transactions per account per month <p>(<i>excludes any fees that the foreign ATM owner may charge</i>)</p> |
| BillPay™ Fees | Expedited ACH Payment to help you avoid penalties and/or late charges | \$4.95 next day rushed electronic payment |
| | Expedited Check Payment to help you avoid penalties and/or late charges | \$24.95 next day rushed check payment |
| Fees for using your share draft/checking account when you don't have enough money in the account | | |
| Overdraft Fees | Overdraft Protection Transfer | \$2.00 for each overdraft item paid through a pre-established automated transfer order from another deposit or loan account <ul style="list-style-type: none"> Enrollment required in advance |
| | Courtesy Pay/Paid NSF | \$19.00 for each overdraft item covered by NEFCU even though you did not have enough money in your account <ul style="list-style-type: none"> Maximum 4 Courtesy Pay charges per day per account |
| | Return Item (Unpaid NSF) | \$24.00 for each overdraft item NEFCU does not pay |
| NEFCU CheckMate™ Debit Card Overdraft Coverage and Fees | Extend Courtesy Pay coverage to any NEFCU CheckMate Debit Card (<i>You must inform NEFCU in advance and Opt-In to this service if you want this coverage</i>) | |
| | This means that you want NEFCU to approve and pay your one-time debit card transactions, at our discretion, when you don't have enough money available. Fee will apply. | |
| | Courtesy Pay (Paid NSF) | \$19.00 for each debit card purchase that overdraws your account <ul style="list-style-type: none"> Waived if your account is overdrawn by \$10.00 or less Maximum 4 Courtesy Pay charges per day per account |
| | Do not extend Courtesy Pay coverage to any NEFCU CheckMate Debit Card (<i>If you don't choose an option when you open your account this will be the default</i>) | |
| | This means: <ul style="list-style-type: none"> You do not want NEFCU to approve and pay your one-time debit card transactions when you don't have enough money available One time debit transactions will be declined when there is not enough money available NEFCU will not charge a fee for declined one-time debit card transactions | |

Miscellaneous Fees

| | |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Popmoney® Transfers (<i>person-to-person</i>) | Secure electronic transfers to anyone no matter where they bank <ul style="list-style-type: none"> • No fee per Outgoing Standard Transfer • \$5.00 per Outgoing Next Business Day Transfer • \$0.50 per Money Request |
| Popmoney® External Transfers (<i>cross-institution</i>) | Electronic transfers to/from non-NEFCU accounts you own <ul style="list-style-type: none"> • No fee per Incoming Transfer • \$2.00 per Outgoing Standard Transfer • \$5.00 per Outgoing Next Business Day Transfer |
| Wire Transfer | \$15.00 Domestic Outgoing Wire Transfer \$30.00 Foreign Outgoing Wire Transfer |
| Stop Payment | \$19.00 for each item on which you place a Stop Payment Order |
| Deposited Item Return | \$5.00 when returned deposited item is from a third party \$24.00 when returned deposited item is from yourself |
| Statement Copy | \$5.00 Free copies of VISA® and Account Statements available in NEFCUOnline |
| Check Copy | \$2.00 Free copies of cleared checks available in NEFCUOnline |
| Account Research | \$10.00 per hour - \$5.00 minimum |
| Legal | \$25.00 per legal action processed on your account |
| Foreign Check Collection | \$35.00 |
| Official Check | \$2.00 each |
| Power Account Excess Debit | \$5.00 per item for each Power (Money Market) account pre-authorized electronic withdrawal or check in excess of 6 per month |
| Debit Card Replacement | \$5.00 per card • 1 free per member, per year |
| VISA® Debit Card International Service Assessment | 1% for all foreign transactions |
| Inactivity | \$5.00 per month on share draft accounts with balances less than \$500, after account has been inactive for 1 year |
| Undeliverable Mail | \$5.00 per month, after 6 months of undeliverable mail |