

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