

Business Pricing Structure



Share Savings	Minimum Deposit to Open Account	\$5.00
	Dividends	Paid on all balances
Money Market	Minimum Deposit to Open Account	\$1,000
	Power Account Excess Debit Fee	\$5.00 per item in excess of 6 withdrawals per month.
	Dividends	Paid on accounts with balances greater than \$1,000. Higher rates for accounts with balances over \$10,000 and over \$50,000.
Business Plus Checking	Minimum Deposit to Open Account	\$25.00
	Monthly Service Charge	\$10.00 – Can be waived if one or more of the following is met: <ul style="list-style-type: none"> \$10,000 combined balances in business deposits, loans or lines Sole Proprietors and DBA with \$10,000 in combined balances in deposits, loans, or lines in EITHER personal or business accounts An Active Business Services Agreement
	Per Item Fee	250 items included. \$0.40/per item after – <i>(Excludes ACH and Debit Card Transactions)</i>
	Dividends	Non-Interest Bearing
Business Draft Checking	Minimum Deposit to Open Account	\$25.00
	Monthly Service Charge	\$5.00
	Per Item Fee	\$0.15 per item over 15/month
	Dividends	Paid on all balances greater than \$500
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.
BillPay™	Monthly Fee	\$6.00 – Available only through retail online banking module
	Expedited ACH Payment to help avoid penalties and/or late charges	\$4.95
	Expedited Check Payment to help avoid penalties and/or late charges	\$24.95
Overdraft Fees	Overdraft Protection Transfer	\$2.00 for each overdraft item paid through a pre-established automated transfer order from another share or loan account - Enrollment required in advance
	Courtesy Pay (Paid NSF)	\$14.00 for each overdraft item covered by NEFCU even though the available balance in your account was insufficient <ul style="list-style-type: none"> Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account Waived if your account is overdrawn by \$10.00 or less
	Return Item (Unpaid NSF)	\$14.00 for each overdraft item NEFCU does not pay <ul style="list-style-type: none"> Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account Waived if your account is overdrawn by \$10.00 or less

**Miscellaneous
Fees**

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
Wire Transfer	\$15.00 Domestic Outgoing Wire Transfer \$30.00 Foreign Outgoing Wire Transfer
Wire Origination Online Module	\$20.00 per month
Statement Copy	\$5.00 – Free copies of 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
Debit Card Replacement	\$5.00 per card
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
ACH Origination Online	\$30.00 per month/\$0.25 per item
Remote Deposit Capture	\$50.00 per month (Limits Tier 2+)
Undeliverable Mail	\$5.00 per month, after 6 months of undeliverable mail