

# Business Pricing Structure



Share Savings	Minimum Deposit to Open Account	\$5.00
	Dividends	Paid on all balances
Power Money Market	Minimum Deposit to Open Account	\$1,000
	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"> <li>• \$10,000 combined balances in business deposits, loans or lines</li> <li>• Sole Proprietors and DBA with \$10,000 in combined balances in deposits, loans, or lines in <b>EITHER</b> personal or business accounts</li> <li>• An Active Business Services Agreement</li> </ul>
	Per Item Fee	250 items included. \$0.40/per item after – (Excludes ACH and Debit Card Transactions)
	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 <sup>SM</sup> , or SUM <sup>®</sup> 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"> <li>• Maximum 4 Courtesy Pay and/or Returned Item Fees per day per account</li> <li>• Waived if your account is overdrawn by \$10.00 or less</li> </ul>
	Return Item (Unpaid NSF)	\$14.00 for each overdraft item NEFCU does not pay <ul style="list-style-type: none"> <li>• Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account</li> <li>• Waived if your account is overdrawn by \$10.00 or less</li> </ul>
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
	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
	Undeliverable Mail	\$5.00 per month, after 6 months of undeliverable mail