

# Consumer Rate and Fee Disclosures

## Effective 11.13.2023



**New England  
Federal Credit Union**

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This document sets forth current conditions, rates, fees, and charges applicable to Savings, Checking and Certificate accounts at NEFCU at this time. We may offer other rates and fees or amend the rates and fees contained in this schedule. Terms set forth on this document are part of the Member Service Agreement.

Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Minimum Opening Balance	Minimum Daily Balance to Earn APY	Minimum Daily Balance to Avoid Service Fee	Below Minimum Daily Balance Fee	Dividends Compounded & Credited
<b>Savings</b> (includes Fiduciary accounts)	.20%	.20%	\$5	None	None	None	Monthly
<b>VGreen Money Market<sup>1</sup></b> (Includes Fiduciary Money Market)							
Tier 1: \$1,000.00 - \$49,999.99	1.50%	1.51%	\$1,000	\$1,000	None	None	Monthly
Tier 2: \$50,000.00 - \$99,999.99	2.25%	2.27%					
Tier 3: \$100,000.00 - \$249,999.99	2.60%	2.63%					
Tier 4: \$250,000.00 - \$499,999.99	3.10%	3.14%					
Tier 5: \$500,000.00 and above	3.10%	3.14%					
<b>Individual Retirement Account (IRA) Savings</b>	.20%	.20%	\$5	None	None	None	Monthly
<b>Holiday Savings</b> (Includes Fiduciary accounts)	.20%	.20%	\$5	\$5	None	None	Monthly
<b>Basic Checking</b> (Includes Fiduciary accounts)	None	None	\$25	N/A	None	None	N/A
<b>No Dividend Checking</b> (includes Fiduciary accounts)	None	None	\$25	N/A	None	None	N/A
<b>VHeat Clearing Account</b>	.10%	.10%	None	None	None	None	Monthly
<b>Edge Pay Checking</b>	None	None	\$25	N/A	None	None	N/A
<b>Certificate Specials/Promotions</b> (includes Fiduciary accounts and IRA accounts)							
9 Month <sup>2</sup>	5.00%	5.12%	\$500	\$500	None	None	Monthly
15 Month <sup>2</sup>	4.75%	4.85%					
<b>Fixed Rate Certificates</b> (includes Fiduciary accounts)							
6 Month	2.25%	2.27%	\$500	\$500	None	None	Monthly
1 Year	2.25%	2.27%					
2 Year	2.25%	2.27%					
3 Year	2.25%	2.27%					
4 Year	2.25%	2.27%					
5 Year	2.25%	2.27%					
<b>Variable Rate Certificates</b> (includes Fiduciary accounts for Future Saver and Future Saver Plus certificates)							
<b>Coverdell Education 18-Month Term</b>			\$5	None	None	None	Monthly
Tier 1: Under \$25,000	4.00%	4.07%					
Tier 2: \$25,000 and Over	4.15%	4.23%					
<b>Future Saver - 12 to 60 Month Terms</b>	1.50%	1.51%	\$25	\$25	None	None	Monthly
<b>Future Saver Plus<sup>3</sup> - 12 Month Term</b>			\$25	\$25	None	None	Monthly
Tier 1: Under \$5,000	3.00%	3.04%					
Tier 2: \$5,000 and Over	1.50%	3.04% to 1.52%					
<b>Uniform Transfer to Minor Act - 12 Month Term</b>	2.15%	2.17%	\$5	\$5	None	None	Monthly
<b>Individual Retirement Account (IRA) Certificates</b>							
1 Year	2.25%	2.27%	\$500	\$500	None	None	Monthly
2 Year	2.25%	2.27%					
3 Year	2.25%	2.27%					
4 Year	2.25%	2.27%					
5 Year	2.25%	2.27%					

<sup>1</sup> VGreen Money Market Accounts are tiered rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account.

<sup>2</sup> The 9 Month and 15 Month certificates will be offered for a limited time and will renew to the 1 Year term at maturity.

<sup>3</sup> Future Saver Plus Certificates are tiered rate accounts. For these accounts, the specified dividend rate for a tier will apply only to the portion of the account balance within that tier. The APYs, which vary depending on the balance in the account, are shown for each tier.

For all Certificates: Rates and yields may change after account opening. Early withdrawal penalties may apply. Fees could reduce earnings.

Federally Insured by NCUA

## Fee Schedule

Abandoned Property/Escheatment Processing .....	\$25 per membership
Account Reconciliation/Research .....	\$35 per hour
Bill Pay Same Day Electronic Payment .....	\$9.95 per transaction
Bill Pay Overnight Check Payment .....	\$14.95 per transaction
Card Replacement – ATM or Debit (Standard) .....	\$5 per card; 1 free per account per year
Card Replacement – ATM or Debit (Expedited).....	\$15 per card
Check Copy.....	\$3 each
Checking Inactivity .....	\$5/month
<b>(applies to checking account if no activity on checking account for 365 calendar days and end-of-month balance is less than \$500)</b>	
Check Order Prices .....	Varies by style
Edge Pay Checking.....	\$4.95 per month
Edge Pay Checking Paper Statement.....	\$3 each
Foreign Check Collection .....	\$35 each
International Transaction Fee .....	1% of transaction amount
<b>(This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States)</b>	
Non-NEFCU ATM Fee <sup>1</sup> .....	4 free per month; then \$1.50 each
Non-sufficient Funds (NSF) <sup>2</sup> .....	\$14
<b>Applies to non-sufficient funds or overdraft items created by check, in-person and ATM withdrawal, or other electronic means. Maximum of two (2) paid or returned fees per day per account. Fee is waived if your account is overdrawn by \$10 or less.</b>	
Official Check (Cashier's Check) .....	\$2 each (free if payable to self, or drawn from your Home Equity Line of Credit)
Overdraft Transfer (from another deposit account).....	4 free per month; then \$3 each
Paper Statement Copy.....	\$5 per statement
Returned Deposited Item .....	\$5 when returned deposit item is from a third party;
.....	\$24 when returned deposited item was written off an account owned by you
Returned Statement .....	\$5 (future mailings suspended until address is corrected)
Stop Payment (Check or ACH) .....	\$19 per item, or multiple items within a range
Temporary Checks.....	One free sheet per month; then \$2 per sheet (4 checks)
Uncollected Funds .....	\$14
<b>An uncollected funds fee is charged when funds are in an account but are not available to pay items due to holds on the account. Holds could be present on an account due to pending purchases, holds placed on deposited checks, or other miscellaneous holds. Maximum of two (2) paid or returned fees per day per account. Fee is waived if your account is overdrawn by \$10 or less.</b>	
Wire Transfers (outgoing) .....	\$15 each – Domestic; \$30 each - Foreign

<sup>1</sup>You may use your ATM/debit card from us at any of our ATMs without incurring a fee. If you use an ATM not owned by us, the non-NEFCU ATM Fee will apply as outlined above. Additionally, you may incur a surcharge fee from any institution for using their ATM. Transactions through the CO-OP Network are surcharge-free. The \$1.50 non-NEFCU ATM fee will be charged if applicable.

<sup>2</sup>The NSF fee is charged each time an item is presented for payment against insufficient available funds. Multiple presentments of the same item may result in multiple fees.