

# Pricing Schedule



**New England  
Federal Credit Union**

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"> <li>Primary or joint account holder with loan and/or deposit balances equal to or greater than \$25,000</li> <li>Recurring direct deposit into account, such as payroll or retirement benefits</li> <li>Maintain \$500 monthly average balance in account</li> <li>Primary account holder meets age requirements of younger than 25 or 65 and older</li> </ul>
	How to Reduce Fees	Receive discounted Service Fee of \$5.00 (\$2.00 discount) <ul style="list-style-type: none"> <li>Primary account holder is registered for eDelivery services on NEFCUOnline for electronic statements and notices (<i>valid email address is required</i>)</li> </ul>
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.
	How to Avoid Fee	<ul style="list-style-type: none"> <li>Use NEFCU ATMs</li> <li>4 free transactions per account per month (<i>excludes any fees that the foreign ATM owner may charge</i>)</li> </ul>
BillPay <sup>™</sup> 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
Transfer Fees	Intra-Institution Transfers ( <i>member-to-member</i> )	Electronic transfers from your NEFCU accounts to another NEFCU member <ul style="list-style-type: none"> <li>No fee</li> </ul>
	Zelle <sup>®</sup> ( <i>person-to-person</i> )	Send and receive money with almost anyone who has a bank account in the U.S. <sup>1</sup> <ul style="list-style-type: none"> <li>No fee <sup>2</sup></li> </ul>
	External Funds Transfers ( <i>account-to-account</i> )	Electronic transfers between your NEFCU accounts and other accounts you own <ul style="list-style-type: none"> <li>No fee per Incoming Transfer</li> <li>\$2.00 per Outgoing Standard Transfer</li> <li>\$5.00 per Outgoing Next Business Day Transfer</li> </ul>
	LoanPay Xpress	<ul style="list-style-type: none"> <li>No fee for ACH debit to checking or savings account</li> <li>Convenience fee added to your transaction when using a credit or debit card. The amount will be clearly displayed before you complete the transaction</li> </ul>
Fees for using your share draft/checking account when a transaction exceeds the available balance in your account. Refer to the NEFCU Membership Agreement for a definition of available balance and examples of available funds.		
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 <ul style="list-style-type: none"> <li>Enrollment required in advance</li> </ul>
	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 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>
	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>

<b>NEFCU CheckMate™ Debit Card Overdraft Coverage and Fees</b>	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 a transaction exceeds the available balance in your account. Fee will apply.	
	Courtesy Pay (Paid NSF)	\$14.00 for each debit card purchase that overdraws your account <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>
	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"> <li>· You do not want NEFCU to approve and pay your one-time debit card transactions when they would exceed the available balance in your account</li> <li>· One time debit transactions will be declined if they would exceed your available balance</li> <li>· NEFCU will not charge a fee for declined one-time debit card transactions</li> </ul>	
<b>Miscellaneous Fees</b>	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 <ul style="list-style-type: none"> <li>· 1 free per member, per year</li> </ul>
	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

<sup>1</sup> Must have a bank account in the U.S. to use Zelle.

<sup>2</sup> Mobile carrier network fees may apply.