

NUFCU - Fee Schedule Effective March 28, 2016

Abandoned Property Processing.....	\$40/account
Account Activity Printout.....	\$1 per page
Account Research.....	\$40/hour (1 hour minimum)
Account Verification Request.....	\$15 each
ATM/Debit Card PIN Fee.....	None
ATM "ALLPOINT" Network.....	FREE
ATM Out-of Network Fee.....	\$2/Transaction
ATM/Debit Card Replacement.....	\$25
Check Orders – Share Draft Accounts only.....	Prices Vary
Checking Account*	FREE
<i>*No minimum balance required, no monthly maintenance fee, no dividends paid. Other fees may apply as per this fee schedule.</i>	
Copies of Checks.....	\$10/check
Copies of Statements.....	\$10/each
Dormant Account Fee*	\$10/month
<i>*A dormant account is an account with no transactions (excluding dividend posting and NUFCU-charged fees) for 24 months</i>	
Levies.....	\$50/item
Loans – Consumer Loan Late Payment Fee.....	\$30/loan
Loans – Home Equity Late Payment Fee.....	\$50/loan
Loans – Home Equity Subordination Request.....	\$200/loan
Loans – Mortgage or Home Equity Discharge Document.....	\$75/loan
Loans – Payoff Letter for Home Equity.....	\$25/loan

Notary Public Service*.....FREE

**Non-Members may be charged as allowed by the Commonwealth of Massachusetts*

Overdraft Fees

- **Non-Sufficient Funds Fee.....\$30/item**
- **Unavailable Funds Fee.....\$30/item**
- **Overdraft Transfer Fee.....\$15/transfer**

“Reg D” Excessive Transaction Fee*\$10/transaction

**Regulation D governs the amount of transactions that can take place on a savings account. Savings accounts are permitted six (6) transactions per month. Any transaction in excess of six (6) during a calendar month is assessed the “Reg D” Excessive Transaction Fee.*

Return Items.....\$30/item

Return Mail.....\$15/member

Stop Payment – Single Check.....\$25/item

Stop Payment – Range of Checks.....\$35/range

Teller Checks.....FREE

Virtual Branch

- **Mobile Banking App (coming in Late 2016).....FREE**
- **Online Banking.....FREE**
- **Bill Pay*FREE**
**Bill Pay-\$15 per month fee will be accessed if no bills paid within 60 days*
- **Same Day Bill Pay Fee.....\$9.95**
- **Overnight Bill Pay Fee.....\$14.95**
- **POP Money-Send Money Fee – Next Day.....\$5.00**
- **POP Money-Send Money Fee – 3 Days.....\$2.00**
- **POP Money-Request Money.....\$2.00**
- **Stop Payment on POP Money transaction.....\$25.00**
- **A2A (Transfer Money) Outgoing.....\$5.00**
- **A2A (Transfer Money) Incoming.....FREE**
- **E-Greetings.....\$1.00/each**

Wire Transfers – Incoming.....\$15/wire