## Checking Services

## Checks

Dependent on style of checks.
Stop Payment
\$10.00/ea.
Check Copy
$\$ 5.00$ per check copy
Non-sufficient Funds (NSF)/Overdraft Fee
(The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)
$\$ 19.00$
Temporary Checks
$\$ 0.25$ per check
Edge Checking
$\$ 0.50$ per check

## ATM Fees

Access at non-NDFCU-owned ATMs
First 5 transactions are FREE with direct deposit into a personal account, or if student. First 10 transactions are FREE for the edge Checking account holders. All transactions are FREE with direct deposit into a Premier Checking or for Ultimate Personal Checking account holders.
Otherwise $\$ 2.00$

## Foreign Transaction/Currency Fees

Foreign Deposit Processing Fee (except Canadian) $\$ 30.00$

Foreign Currency
Delivered in 5-7 days $\qquad$ $\$ 15.00$ each order
Delivered in 3-4 days $\qquad$ $\$ 25.00$ each order
Redemption of Foreign Currency
$\$ 15.00$ per order
Foreign Transaction Fee
0.80\% for Single Currency Transactions
1.00\% for Multiple Currency Transactions

## Share Certificate

## Early Withdrawal Penalties

If your account has an original maturity of 11 months or less: 90 days worth of dividends whether earned or not
If your account has an original maturity between 12-29 months: 180 days worth of dividends whether earned or not
If your account has an original maturity between 30-47 months: 365 days worth of dividends whether earned or not
If your account has an original maturity between 48-84 months: 730 days worth of dividends whether earned or not
If your account has an original maturity of $\mathbf{1 2 0}$ months:
910 days worth of dividends whether earned or not

## Convenience Services

```
Cashiers Check
$3.00 per check
Replace Debit/Credit Card
$5.00 per card
Telephone Transfer/Balance Inquiry
$2.50
```


## Transfer Fee

```
(fee is per transfer when automatic transfer is enacted from a savings or line-of-credit account to avoid overdraft)
You agree a Transfer Fee will be charged even if the amount transferred does not prevent an overdraft and that you could be charged both a Transfer Fee and an Overdraft Fee under such circumstances..
\$2.00
Early Payday Program
\(\$ 10.00\) per early deposit
Statement Copy/Account History
\(\$ 5.00\) per statement/history
Mailed Statement
\(\$ 1.00\) per statement
Return Mail Fee
(assessed when a member fails to provide a change of address, and mail is returned to the credit union for further investigation and processing by our staff) \$20.00
Visa \({ }^{\circledR}\) Gift Card \$3.95
```


## Safe Deposit Boxes

| $3^{\prime \prime} \times 5^{\prime \prime}$ | $\$ 30.00 / y r$. |
| :--- | :--- |
| $5 " \times 55^{\prime \prime}$ | $\$ 45.00 / y r$. |
| $3 " \times 10^{\prime \prime}$ | $\$ 50.00 / y r$. |
| $5 " \times 10^{\prime \prime}$ | $\$ 60.00 / y r$. |
| $10^{\prime \prime} \times 10^{\prime \prime}$ | $\$ 80.00 / \mathrm{yr}$. |

Safe Deposit Box Maintenance (Re-keying, Replacement, or Drilling) $\$ 99.00 / \mathrm{hr}$. + cost of materials

## Wire Transfer Fees

Incoming Domestic
$\$ 5.00$ (waived for consumer accounts)
Incoming International
$\$ 15.00$ (waived for consumer accounts)
Outgoing Domestic
$\$ 25.00$
Outgoing International
$\$ 50.00$

## Other Services

Tax Levy/Court-Ordered Garnishment/Withholding $\$ 20.00$ each
Research \& Account Balancing Assistance \$20.00/hour

Miscellaneous Fees
Escheated Account Processing Fee
\$100.00

