Notre Dame Federal Credit Union Fee Schedule

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 \$15.00 each order Delivered in 3-4 days \$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 120 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® Gift Card

\$3.95

SAFE DEPOSIT BOXES

3" x 5"	\$30.00/yr.
5" x 5"	\$45.00/yr.
3" x 10"	\$50.00/yr.
5" x 10"	\$60.00/yr.
10" x 10"	\$80.00/yr.

Safe Deposit Box Maintenance (Re-keying, Replacement, or Drilling)

\$99.00/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