



P.O. Box 1300
Fairfax, VA 22038
703-218-9900
NextMarkCU.org

FEES SCHEDULE

Savings Account Fees

| | |
|---|---|
| Debt Card POS Withdrawal from Prime Share | \$2.00 per transaction |
| Holiday Club Withdrawal | \$10.00 per withdrawal (balance is automatically transferred to your Prime Share on November 1) |
| Money Market Plus Minimum Balance | \$30.00 per month if balance goes below \$2,500.00 during the month |
| Money Market Plus Excess Withdrawal | \$30.00 per withdrawal after three (3) in any month |
| Automatic Transfer from Money Market Plus | \$12.50 per transfer |
| Automatic Transfer from Savings | \$7.50 per transfer |
| Excess Transaction | \$29.00 per occurrence in excess of six (6) transactions per month |

Checking Account Fees

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|---|---|--------------------------------------|
| Non-Sufficient/Uncollected Funds | \$32.00 per returned item | |
| Overdraft Privilege Usage Fee (POS/ATM/ITM Transactions) | POS/ATM/ITM Transaction Amount | Overdraft Privilege Usage Fee |
| | \$0.01 - \$6.99 | \$10.00 per paid item |
| | \$7.00 - \$17.99 | \$20.00 per paid item |
| | \$18.00 or more | \$29.00 per paid item |
| Overdraft Privilege Usage Fee (Checks, ACH-Automatic Debits, Recurring Debit Card Payments, Online Bill Pay Items, Internet Banking Transfers, Telephone Banking, and Teller Window Transactions) | \$29.00 per paid item | |
| Stop Payment | \$32.00 per request | |
| Check Printing | Prices vary by style | |
| Check Copy | \$5.00 per copy | |
| Daily Overdraft | \$5.00 per day | |
| Non-Member Check Cashing | \$10.00 per item | |
| Pinnacle Checking Minimum Balance | \$9.00 per month if balance falls below \$1,500.00 during any month | |

Other Services Fees (applicable to all accounts)

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|--|---|
| Account Research | \$25.00 per hour or fraction thereof |
| Account History Printout | \$0.50 per page |
| ACH Deposit Early Posting | \$5.00 per month if opted into this service |
| Duplicate or Interim Statement | \$5.00 per statement |
| Inactivity | \$5.00 per month after one (1) year |
| Money Order | \$2.00 per money order |
| Official Check | \$5.00 per check |
| Official Check Stop Payment | \$30.00 per check plus provide insurance |
| Wire Transfer (Outgoing Domestic) | \$25.00 per transfer |
| Wire Transfer (Outgoing International) | \$40.00 per transfer |
| Wire Transfer (Incoming) | \$10.00 per transfer |
| Wire Transfer Service Message Fee (Outgoing Domestic) | \$5.00 per transfer |
| Wire Transfer Service Message Fee (Outgoing International) | \$25.00 per transfer |
| Wire Transfer Recall Fee (Outgoing Domestic) | \$5.00 per transfer |
| Wire Transfer Recall Fee (Outgoing International) | \$25.00 per transfer |
| Returned Item – Deposited, Cashed or Loan Payment | \$29.00 per item |
| Invalid Address | \$15.00 per month/per account |
| Account Closure | \$30.00 per account if closed within six (6) months of opening |
| Service Center/Shared Branch Transaction Fee | \$2.00 per transaction conducted at a Service Center/Shared Branch location |
| Set Up/Convert Account to Living Trust | \$10.00 per account |
| Incoming/Outgoing Collections | \$25.00 per item |
| IRS Mandated Withholding | \$20.00 per set up |
| Restraining Notice/Levy | \$100.00 per service |
| Telephone Transaction | \$2.00 per transaction processed by NextMark staff** |
| Statement of Balance Letter | \$5.00 per letter |
| IRA Trustee to Trustee Transfer (Outgoing) | \$25.00 per transfer |

**This fee does not apply to walk in transactions. Account balances and transfers can be done at no charge with our Audio Teller or ATM and/or Online Banking.

Electronic Funds Transfer Fees

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|------------------------------------|-------------------------|
| Electronic Transfer Reject (debit) | \$29.00 per item |
| Electronic Transfer Stop Payment | \$29.00 per origination |

ATM/ITM Services

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|---|--|
| ATM/Debit/Credit Card Replacement | \$10.00 per card |
| ATM/ITM Deposit Discrepancy | \$5.00 per deposit |
| Foreign ATM Transaction | |
| (Withdrawal/Transfer/Inquiry at Non NextMark ATM) | \$2.00 per transaction |
| Denied ATM Withdrawal (NSF/Uncollected) | \$2.00 per denial |
| Overdraft Privilege Usage Fee – ATM/ITM/Debit/POS | \$29.00 per transaction paid on Insufficient/Uncollected |

Bill Payment Service Fees

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|---|---------------------------|
| ACH Debit Nonsufficient Funds | \$32.00 per returned item |
| Overdraft Privilege Usage Fee – ACH Debit | \$29.00 per paid item |
| Stop Payment and Reissue | \$17.50 per item |
| Overnight Delivery | \$15.00 per item |

Zelle Service Fees

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|--------------|---------------------|
| Stop Payment | \$10.00 per request |
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Share Value

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|------------------------|--------|
| Par Value of One Share | \$5.00 |
|------------------------|--------|

The fees appearing in this Schedule are accurate as of the Effective Date indicated below. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.