



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 Markey 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

Non-Sufficient/Uncollected Funds	\$32.00 per returned item	
Overdraft Privilege Usage Fee (POS/ATM Transactions)	POS/ATM 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)

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

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

ATM Services

ATM/Debit/Credit Card Replacement	\$10.00 per card
ATM 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/Debit/POS	\$29.00 per transaction paid on Insufficient/Uncollected

Bill Payment Service Fees

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

Stop Payment	\$10.00 per request
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Share Value

Par Value of One Share	\$5.00
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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.