



P.O. Box 1300  
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 NextMarkCU.org

## FEE SCHEDULE

### Savings Account Fees

❖ Savings Minimum Balance	\$5.00 per month if balance falls below \$100.00, but is not negative, during any month: \$10.00 per month if the balance falls below \$0.00 during month
❖ Holiday Club Withdrawal	\$10.00 per withdrawal (balance is automatically transferred to your savings on November 15 <sup>th</sup> )
❖ Money Market Minimum Balance	\$30.00 per month if balance goes below \$2,500.00 during the month
❖ Money Market Excess Withdrawal	\$30.00 per withdrawal after three (3) in any month
❖ SmartSaver Savings Monthly Maintenance	\$25.00 per month (waived if a minimum \$50.00 deposit is made into the account each month)
❖ Reg D Excess Transaction	\$29.00 per occurrence

### Checking Account Fees

❖ Non Sufficient/Uncollected Funds	\$32.00 per returned item
❖ Overdraft Privilege Usage Fee	\$29.00 per paid item
❖ Stop Payment	\$32.00 per request
❖ Check Printing	Prices vary by style
❖ Automatic Transfer from Savings	\$7.50 per transfer
❖ Check Copy	\$5.00 per copy
❖ Daily Overdraft	\$5.00 per day
❖ Duplicate or Interim Statement	\$5.00 per statement
❖ Non-Member Check Cashing	\$10.00 per item
❖ Shift Up Monthly Maintenance	\$30.00 per month if the balance falls below \$1000.00 during any month
❖ Easy Checking Monthly Maintenance	\$10.00 per month if the balance falls below \$0.00 during any month
❖ Amazing Checking Minimum Balance	\$9.00 per month if the balance falls below \$25,000 during any month
❖ Rewards Checking Minimum Balance	\$12.00 per month if the balance falls below \$1,500 during any month
❖ Club55 Checking Monthly Maintenance	\$9.00 per month if the balance falls below \$500 and the minimum age requirement is not met during the month
❖ Gen Y Extreme Checking Monthly Maintenance	\$9.00 per month if the balance falls below \$100.00, but is not negative and 4 debit card POS transactions are not made during any month; \$10.00 per month if the balance falls below \$0.00 during any month
❖ Cuenta Corriente Americana Monthly Maintenance	\$5.00 per month if the balance falls below \$100.00; \$10.00 per month if the balance falls below \$0.00 during any month
❖ Fresh Start Checking Monthly Maintenance	\$20.00 per month if the balance falls below \$200.00, but is not negative and a minimum deposit of \$25.00 is not made to the Savings account during any month; \$10.00 per month if the balance falls below \$0.00 during any month
❖ Cornerstone/Advantage Gold Checking Monthly Maintenance	\$9.00 per month if combined minimum balance* and direct deposit requirement is not met
❖ Cornerstone/Advantage Checking Monthly Maintenance	\$9.00 per month if combined minimum balance* and direct deposit requirement is not met

### Other Services Fees (applicable to all accounts)

❖ Account Research	\$25.00 per hour or fraction thereof
❖ Account History Printout	\$0.50 per page
❖ Inactivity	\$5.00 per month after one (1) year
❖ Money Order	\$2.00 per money order
❖ Wire Transfer (outgoing Domestic)	\$25.00 per transfer
❖ Wire Transfer (outgoing International)	\$40.00 per transfer
❖ Wire Transfer (incoming)	\$10.00 per transfer
❖ Returned Item - deposited, cashed or loan payment	\$29.00 per item
❖ Bad Address	\$15.00 per month/per account
❖ Service Center/Shared Branch Transaction Fee	\$2.00 per transaction Conducted at a Service Center/Shared Branch location

### Other Services Fees

❖ Account Closure	\$30.00 per account if closed within 6 months of opening
❖ Official Check Stop Payment	\$30.00 per check plus provide insurance
❖ Official Check	\$5.00 per check
❖ Set Up/Convert Account to Living Trust	\$10.00 per account
❖ Account Transcripts	\$0.50 per item \$10.00 minimum charge
❖ 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 Credit Union staff**
❖ Statement of Balance Letter	\$5.00 per letter
❖ IRA Trustee to Trustee Transfer (outgoing)	\$25.00 per transfer
❖ Credit Card Deposit	\$29.00 per deposit
❖ IRA Monthly Maintenance	\$25.00 per month (charged on IRA account with balances less than \$350.00 and no other deposit relationship)

\*\*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 Teller.

### ELECTRONIC FUNDS TRANSFER FEES

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

### ATM SERVICES

❖ ATM/Debit Card Pin Replacement	\$5.00 per request
❖ ATM/Debit/Credit Card Replacement	\$10.00 per card
❖ ATM Deposit Discrepancy	\$5.00 per deposit
❖ Foreign ATM Transaction	\$2.00 per transaction
❖ (Withdraw/Transfer/Inquiry at Non NextMark Credit Union ATM)	
❖ 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	\$17.50 per item

### SHARE VALUE

❖ Par Value of One Share	\$25.00
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The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.