



SCHEDULE OF FEES

Effective March 31, 2023

Regular Share / Savings Account Fees and Charges

Monthly Maintenance	
If average monthly balance is less than \$100.00	\$1.00
ID Theft Monthly Service Charge	\$1.25

Share Draft / Checking Account Fees and Charges

Monthly Maintenance	
* Teamster Checking	FREE
If combined Savings / Checking balances are less than \$1,000.00	\$5.00
** Value Checking	\$1.00
*** Free Checking	FREE
Monthly Bill Pay Inactivity Fee	\$7.50
Returned Check, per item	\$30.00
Courtesy Pay, per item	\$30.00
Stop Payment, per item	\$25.00
Check Orders for Teamster, Value & Free Checking Accounts	1 FREE box per year
Additional Check Orders	Prices may vary depending upon style
Copy of Draft / Check, per check	\$10.00
Via Online Banking	FREE

Credit Union Official Check

Official Check payable to Member	\$4.00
Via Automated Telephone Banking	FREE
Official Check payable to 3rd Party	\$5.00
Stop Payment / Replacement	\$25.00

VISA ATM / Debit Cards

Withdrawal at In-Network ATMs (SUM, NYCE, CO-OP)	\$1.00
Withdrawal at Out-of-Network ATMs	\$2.00
Point of Sale Transactions (POS) choosing Debit & entering PIN	FREE
Point of Sale Transactions (POS) choosing Credit	FREE
Overdraft, per item	\$30.00
Replacement Card (10-14 business days)	\$25.00
EXPEDITED Replacement Card, Additional Charge (3-5 business days)	\$60.00
* Teamster Checking – FREE In-Network ATM Withdrawals & Five (5) FREE Out-Of-Network ATM Withdrawals	
** Value Checking – Five (5) FREE In-Network ATM Withdrawals	
*** Free Checking – Four (4) FREE In-Network ATM Withdrawals	

Local ATM operators or networks may charge an additional fee including a fee for balance inquiry.

ACH Fees and Charges

Origination, per item	\$15.00
Stop Payment	\$25.00
Returned ACH, per item	\$30.00

Other Service Fees

Abandoned Property Processing	\$50.00
Account Statement Photocopy, per statement period	\$5.00
Account Paper Statement, per statement period	\$1.00
Account E-Statements	FREE
Account Reconciliation / Research, per hour (1-Hour Minimum)	\$25.00
IRA Maintenance	\$12.00
IRA Transfer Out, per occurrence	\$25.00
Line of Credit Annual Fee	\$25.00
Money Orders, per item (\$1,000 Maximum)	\$3.00
Expedited Delivery	\$30.00
Reference Letter	\$10.00
Returned Deposited / Cashed Check, First Presentment	\$15.00
Returned Deposited / Cashed Check, Second Presentment	\$20.00
Returned Mail / Bad Address, per item	\$5.00
Subpoena / Levy / Attachment	\$50.00
Telephone Transactions / Inquiries with NETFCU Staff	\$2.00
For Account Transfers, Balance Inquiries, Deposit Inquires, or Paid Check Inquiries	
Automated Telephone Banking Inquiries & Transfers	FREE
Online Banking Inquiries & Transfers	FREE
Outgoing Wire Transfers (Domestic Only)	\$30.00
Incoming Wire Transfers	\$10.00
Written Mortgage Payoff Statement	\$75.00
Mortgage Letter of Subordination (Subject to Underwriting Approval)	\$350.00
Non-Member On-Us Check Cashing Fee	\$5.00
Canadian/Foreign Check Processing, per item (Exchange fee may apply)	\$20.00

* This service is ONLY available for Local Teamsters Business Checking Account