



SCHEDULE OF FEES

Effective April 1, 2018

Regular Share/Savings Account:

Monthly Maintenance	No Charge
If average monthly balance is less than \$100.00:	\$ 1.00
ID Theft Service	\$ 1.25

Share Draft/Checking Accounts:

Monthly Maintenance:	
Teamster Checking	\$ 0.00
If combined Saving/Checking account balances are less than \$1,000.00:	\$ 5.00
Value Checking	\$ 1.00
Free Checking	\$ 0.00
Monthly Bill Pay Inactivity Fee:	\$ 7.50
Returned Check Fee, per check:	\$ 30.00
Courtesy Pay Fee, per check:	\$ 30.00
Stop Payment:	\$ 25.00
Check Supply Order for Teamster and Free Checking Accounts:	No Charge
Paid Check Copy Fee, per check:	\$ 5.00
Via Virtual Branch	No Charge

Credit Union Official Check:

NETFCU Main or Branch Offices and Service Centers, by Automated Telephone Banking or Share Withdrawal	\$ 2.00
If less than \$50.00:	\$ 3.00
Share Withdrawal (Mailed):	\$ 4.00
If less than \$50.00:	\$ 5.00
Stop Payment / Replacement:	\$25.00

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 (P.O.S.) choosing Debit & entering PIN:	No Charge
Point of Sale Transactions (P.O.S.) choosing Credit:	No Charge
Overdraft, per item:	\$ 30.00
VISA ATM/ Debit Card:	No Charge
ATM/Debit Card Replacement (Lost Card):	\$ 15.00

* Teamster Checking-Unlimited free in-network ATM withdrawals and 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 you a fee and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

ACH:

Origination:	\$ 15.00
Stop Payment:	\$ 25.00
Returned Item:	\$ 30.00

Other:

Abandoned Property Processing:	\$ 30.00
Account Statement Photocopy, per month:	\$ 5.00
Account Paper Statement, per statement period:	\$ 1.00
Account eStatements:	No Charge
Account Reconciliation / Research, per hour:	\$ 25.00
IRA Maintenance:	\$ 12.00
IRA Transfer Out, per occurrence:	\$ 25.00
Line of Credit Annual Fee	\$ 25.00
Money Orders, each:	\$ 3.00
Overnight Delivery:	\$ 25.00
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 with NETFCU Staff:	\$ 1.00
For: Account Transfers, Balance Inquiries, Deposit Inquires, or Paid Check Inquiries	
Outgoing Wire Transfers:	\$ 30.00
Incoming Wire Transfers:	No Charge