



Schedule of Fees & Charges
Effective February 1, 2025 and is subject to change.

SERVICE FEES

| | |
|--|-----------------------|
| Membership Fee <i>(one time only)</i> | \$5.00 |
| Cashier's Check..... | \$5.00 |
| <i>(when payable to third party)</i> | |
| Popmoney® Transfer..... | FREE |
| <i>(Standard text messaging charges may apply. Check with your carrier).</i> | |
| NCCU Direct Outbound Transfer | |
| Standard 3-Day Transfer | \$0.00 |
| Expedited 1-Day Transfer..... | \$3.00 |
| Fast ProPay® Loan Payment Service | |
| e-Check..... | \$2.00 |
| Debit Card Payments..... | 3% of transfer amount |
| Check Cashing Fee | \$3.00 per check |
| <i>(For members with combined balance of less than \$500)</i> | |
| Outgoing Wire Transfer | |
| Domestic..... | \$25.00 |
| International..... | \$35.00 |
| Incoming Wire Transfer..... | FREE |
| Garnishments, Executions, Levies, Photo Verification | \$35.00 |
| Collection Items..... | \$30.00 |
| <i>(plus any third party fees)</i> | |
| Overdraft Transfer Fee (from savings)..... | \$3.00 |
| Non-Sufficient Funds | \$24.00 |

**CHECKING/MONEY MARKET ACCOUNTS/
ONLINE BILL PAYMENT SERVICE**

| | |
|--|---------------|
| Charter Checking Service Fee..... | \$5.00/month |
| <i>(if daily balance below \$500)</i> | |
| Direct Deposit Checking Service Fee..... | \$10.00/month |
| <i>(if direct deposit is less than \$100/month)</i> | |
| Green Builder Checking Account Service Fee..... | \$10.00 |
| <i>(if less than 8 debit card transactions/month & less than \$250/month direct deposit & no e-statements)</i> | |
| Fresh Start Checking Account Service Fee..... | \$15.00/month |

| | |
|--|---------------|
| E-Access Checking Account | |
| -Counter transaction or phone transfer..... | \$1.50ea. |
| -Non-Compliance with required E-Statement Enrollment..... | \$10.00/month |
| Business Lite Checking Account | \$15.00/month |
| <i>(\$100 minimum deposit to open)</i> | |
| Money Market Service Fee..... | \$10.00/month |
| <i>(if daily balance below \$2,500)</i> | |
| Money Market Excess Transaction Fee..... | \$10.00/check |
| <i>(over 3 checks/month)</i> | |
| Check Returned Non-Sufficient Funds..... | \$24.00 |
| Courtesy Cover..... | \$30.00 |
| Stop Payment..... | \$20.00 |
| Cancellation of Stop Payment..... | \$15.00 |
| Bill Pay Management Service Fee | FREE |
| <i>(service must be used within 3 months of enrollment to avoid closure)</i> | |
| Bill Pay Management Service Inactivity Fee..... | \$7.00 |
| <i>(if service not used every three months)</i> | |

SAVINGS/IRA ACCOUNTS

| | |
|--|--------------|
| Savings Account Service Fee..... | \$5.00/month |
| <i>(If daily balance is below \$100 & you have no other account(s) with the credit union. A North County Credit Union Visa Card does not apply as another account. Members under age 18 will not be charged this fee.)</i> | |

LOAN FEES *(Other fees may apply. See loan documentation.)*

| | |
|--------------------------------|-----------------|
| Skip-A-Payment Fee..... | \$25.00/payment |
| Vehicle Repossession Fee | \$250.00 |

NCCU ACH LOAN PAYMENT PROCESSING

| | |
|--|-------------|
| Check-by-Phone..... | \$10.00 ea. |
| Payment-by-Phone (ACH or check issued)..... | \$10.00 |
| Establish a Recurring ACH Loan Payment..... | FREE |
| Online (Website or Mobile) Initiated Loan Payment via ACH..... | FREE |

ATM/VISA® CHECK CARD SERVICE

| | |
|---|-------------------------------------|
| ATM Transaction Fees | |
| CO-OP ATM Network Transactions..... | FREE |
| Non-CO-OP ATM Network Transactions..... | \$1.00 |
| Point-Of-Sale Cashier Transactions..... | FREE |
| <i>(Available on checking accounts only. Third party fees may apply.)</i> | |
| International Service Assessment..... | 1% of the amount of the transaction |
| <i>(for international transactions only)</i> | |
| ATM and/or Visa Check Card First Card..... | FREE |
| Replacement Card..... | \$5.00 |
| - Rush Delivery of Card (within 3 business days)..... | \$10.00 |



CO-OP Shared Branch Schedule of Fees & Charges

Effective December 1, 2018 and is subject to change.

Identification Notice

Please have your current, un-expired, VALID Federal, State, County or City issued identification ready to present to the teller. You will need to verify your photo and signature. This is asked, because the CO-OP Shared Branch network cares about protecting your identity and your account information.

Availability of Funds Notice

Funds deposited to your account may not be available immediately based on your Credit Union’s Hold Policies. Please contact your Credit Union regarding its Hold Policies on your account. This location cannot release a hold on your account, only your Credit Union can do that.

Acceptance of Items for Deposit

This CO-OP Shared Branch Location reserves the right to refuse acceptance of any item presented for deposit or payment.

NOTE: THIS LOCATION DOES NOT PLACE HOLDS AND CANNOT RELEASE A HOLD ON YOUR ACCOUNT - ONLY YOUR CREDIT UNION CAN DO THAT.

Member Fee Schedule (Outlet Locations May Not Deviate From This Member Fee Schedule)

| | |
|--|--|
| Check Withdrawals | \$5.00 each |
| (Fee may be optional by the Self Service Branch Kiosk Owner) | |
| FAX Request (first page) (if available)..... | \$3.00 |
| -Each additional page | \$1.00 |
| Money Orders (if available)..... | \$3.00 each |
| Travelers Checks (if available)..... | 1% of face value |
| -Dual signature..... | 1.5% of face value |
| Photocopies (if available) | \$0.50 each |
| Indemnification Agreement | \$25.00 |
| Check Deposit..... | FREE |
| -11 or more checks per deposit | \$0.17 per check |
| Rolled Coin (if available) Purchased or Deposit..... | \$0.25 per roll |
| (Coin machines may charge a % of amount) | |
| Notary (if available) | Notary Public’s posted fee as allowed by the State’s law |
| CU for Kids Gift Card – (if available)..... | \$5.50 per card |
| Research of Items | Contact Your Credit Union |
| VISA® and/or MasterCard® Cash Advances | May include Card Issuer fee |

NOTE: Fees may differ for services provided if a Member uses a location in another region.

Federally insured by NCUA