

# New Century Federal Credit Union

Effective 04-01-2024

This schedule sets forth certain fees and conditions for your account(s) and is incorporated as part of your account agreement with New Century Federal Credit Union and is subject to change from time to time.

## Membership Fees

|   |            |
|---|------------|
| Account closed within 180 days of opening         | \$25.00    |
| Dormant Account Fee (no activity after 24 months) | \$10/month |
| Unclaimed Property Processing Fee                 | \$50.00    |

## Activity Fees

|  |             |
|--|-------------|
| Account Activity Printout                              | \$2.00      |
| Cashier's Check (2 free per month)                     | \$4.00 each |
| Collection Item  | \$10.00     |
| Copy of Statement                                      | \$5.00      |
| Domestic Wire Transfer                                 | \$25.00     |
| Excessive Withdrawal fee on savings (2 free per month) | \$7.50      |
| Money Order Fee  | \$2.00      |
| Stop Payment Fee- Cashiers Check                       | \$35.00     |
| Stop Payment Fee- ACH/EFT Item                         | \$35.00     |
| Statement Printout                                     | \$5.00      |

## Checking Fees

|  |                      |
|--|----------------------|
| ATM NSF Withdrawal   | \$35.00              |
| Copy of Checks/Paid Item                                       | \$3.00 (free online) |
| Courtesy overdraft transfer to cover payment (1 free/month)    | \$5.00               |
| Replacement Debit Card   | \$10.00              |
| Expedited Debit Card Rush Order                                | \$40.00              |
| Return Check (NSF or other reason)                             | \$35.00              |
| ACH Return Fee (NSF or other reason)                           | \$35.00              |
| Deposit/Payment Item Returned                                  | \$32.00              |
| Printed checks (1 free box/year for members over 65 years old) | Cost varies by style |

## Lending Fees

|                            |          |
|----------------------------|----------|
| Quick Cash Loan Fee        | \$20.00  |
| Mortgage Release           | At Cost  |
| Mortgage Subordination Fee | \$150.00 |
| Mortgage Appraisal Fee     | At Cost  |
| Replacement Credit Card    | \$10.00  |

## Miscellaneous Fees

|   |           |
|---|-----------|
| Secretary of State Sticker Fee            | \$6.00    |
| Levy/Garnishment/Order to Discover Assets | \$25/hour |
| Bad Address/Returned Mail                 | \$5.00    |
| Photo Copy Fee                            | \$2.00    |