



Effective November 1, 2018

Checking/Share Draft Accounts

Easy Checking	\$5.00 Monthly - Account Service Charge Fee
Kasasa Cash	\$0 Account Service Charge Fee
Kasasa Corteva Cash	\$0 Account Service Charge Fee
Kasasa Cash Back	\$0 Account Service Charge Fee
Kasasa Tunes	\$0 Account Service Charge Fee

Debit and ATM Fees

Debit or ATM Card	Initial Card Free at Account Opening
Replacement ATM/Debit Card	\$10.00 each
Foreign ATM Transactions (excluding deposits)	* \$3.00 per transaction
Foreign ATM Deposits	No Fee
Sales Draft Copy	\$7.50 each copy
Insufficient Funds Fee	\$35.00 per item returned
Point of Sale Transactions (ex: Retailers)	** \$1.00 after first 8 free transactions, per month
PIN Reset	\$5.00
Inactive Debit Card Fee (after 90 days of no activity)	\$10.00 per card/per checking account
* Surcharges imposed by ATM owners are in addition to this fee. Surcharge fees are not controlled by NPCCU.	
** Any transaction that requires the use of your PIN (personal identification number)	

Home Banking

Monthly Access Fee	Free
Bill Payer Fee	\$0.75 per item after first 15 FREE items per month
Insufficient Funds Fee	\$35.00 per item returned
Stop Payment Fee (add or deleting)	\$35.00 per request
Cancelled Check/Bill Copy	\$7.50 per item
Bill Payment- Account to Account Transfer Fee	\$1.00 per transfer
Bill Payment - Same Day Bill Payment Fees	\$9.95
Bill Payment - Overnight Checks Fees	\$15.95

Miscellaneous Fees

Automatic Transfer (from Savings to Share Draft)	\$6.00 per transaction (After 6 Reg D also applies)
Collection Deposit Item Charge (Domestic/Foreign)	\$20.00 per item
Non-Negotiable Deposit Item Fee (Domestic/Foreign)	\$15.00 per item
Regulation D Violation	\$6.00 per item after allotted 6 transactions per month
Money Orders	\$1.00
Official Checks	\$5.00
Outgoing Wires (Domestic Only)	\$25.00 each
Incoming Wires	\$15.00 each
Overnight Mail Delivery	As charged, with \$35.00 minimum
Paper Statements	\$5.00 per statement
Copy of Check/Draft Fee	\$3.00 per check, \$5.00 a copy if check older than 12 months
Notary Service (Members Only)	No Fee
Account Reconciliation and Research Fee	\$35.00 per hour, by appointment only
Insufficient Funds Fee - Check or ACH	\$35.00 per returned item
Non-Returned Item Fee (Item paid if qualified for Courtesy Pay)	\$35.00 per returned item
Returned Deposited Check	\$15.00 per check returned
Address Notification Change Form from USPO	\$3.00
Email Return Processing Fee	\$2.00
Dormant Account Fee	\$10.00 per month after inactive for 6 months
Account Early Closing Fee (within 90 days of opening)	\$5.00
Garnishment Processing	\$50.00
Levies Processing	\$50.00
Escheat Processing	\$50.00
Shared Branch Transactions	\$1.00 after first 12 FREE transactions per month