

Pricing Schedule



Simply Smarter Checking Monthly Service Fee	Monthly Service Fee	\$7.00
	How to Avoid Fees	No Service Fee when you have one of the following during each monthly statement period: <ul style="list-style-type: none"> • Primary or joint account holder with loan and/or deposit balances equal to or greater than \$25,000 • Recurring direct deposit into account, such as payroll or retirement benefits • Maintain \$500 monthly average balance in account • Primary account holder meets age requirements of younger than 25 or 65 and older
	How to Reduce Fees	Receive discounted Service Fee of \$5.00 (\$2.00 discount) <ul style="list-style-type: none"> • Primary account holder is registered for eDelivery services on NEFCUOnline for electronic statements and notices (<i>valid email address is required</i>)
ATM Network Fees	ATM Network	\$1.50 for non-Direct Financial/NEFCU ATM transactions (<i>withdrawals and transfers</i>) plus any surcharge that the ATM owner charges. Transactions through Falcon, CO-OP SM , or SUM [®] networks are surcharge free only. \$1.50 still applies where applicable.
	How to Avoid Fee	<ul style="list-style-type: none"> • Use Direct Financial/NEFCU ATMs • 4 free transactions per account per month (<i>excludes any fees that the foreign ATM owner may charge</i>)
BillPay [™] Fees	Expedited ACH Payment to help you avoid penalties and/or late charges	\$4.95 next day rushed electronic payment
	Expedited Check Payment to help you avoid penalties and/or late charges	\$24.95 next day rushed check payment
Transfer Fees	Intra-Institution Transfers (<i>member-to-member</i>)	Electronic transfers from your Direct Financial accounts to another Direct Financial member <ul style="list-style-type: none"> • No fee
	Zelle [®] (<i>person-to-person</i>)	Send and receive money with almost anyone who has a bank account in the U.S. ¹ <ul style="list-style-type: none"> • No fee ²
	External Funds Transfers (<i>account-to-account</i>)	Electronic transfers between your Direct Financial accounts and other accounts you own <ul style="list-style-type: none"> • No fee per Incoming Transfer • \$2.00 per Outgoing Standard Transfer • \$5.00 per Outgoing Next Business Day Transfer
	LoanPay Xpress	<ul style="list-style-type: none"> • No fee for ACH debit to checking or savings account • Convenience fee added to your transaction when using a credit or debit card. The amount will be clearly displayed before you complete the transaction
Fees for using your share draft/checking account when a transaction exceeds the available balance in your account. Refer to the Direct Financial Membership Agreement for a definition of available balance and examples of available funds.		
Overdraft Fees	Overdraft Protection Transfer	\$2.00 for each overdraft item paid through a pre-established automated transfer order from another share or loan account <ul style="list-style-type: none"> • Enrollment required in advance
	Courtesy Pay (Paid NSF)	\$14.00 for each overdraft item covered by the credit union even though the available balance in your account was insufficient <ul style="list-style-type: none"> • Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account • Waived if your account is overdrawn by \$10.00 or less
	Return Item (Unpaid NSF)	\$14.00 for each overdraft item the credit union does not pay <ul style="list-style-type: none"> • Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account • Waived if your account is overdrawn by \$10.00 or less

Direct Financial Debit Card Overdraft Coverage and Fees	Extend Courtesy Pay coverage to any Direct Financial Debit Card <i>(You must inform Direct Financial in advance and Opt-In to this service if you want this coverage)</i>	
	This means that you want the credit union to approve and pay your one-time debit card transactions, at our discretion, when a transaction exceeds the available balance in your account. Fee will apply.	
	Courtesy Pay (Paid NSF)	\$14.00 for each debit card purchase that overdraws your account · Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account · Waived if your account is overdrawn by \$10.00 or less
	Do not extend Courtesy Pay coverage to any Direct Financial Debit Card <i>(If you don't choose an option when you open your account this will be the default)</i>	
This means: · You do not want the credit union to approve and pay your one-time debit card transactions when they would exceed the available balance in your account · One time debit transactions will be declined if they would exceed your available balance · The credit union will not charge a fee for declined one-time debit card transactions		

Miscellaneous Fees	Wire Transfer	\$15.00 Domestic Outgoing Wire Transfer \$30.00 Foreign Outgoing Wire Transfer
	Stop Payment	\$19.00 for each item on which you place a Stop Payment Order
	Deposited Item Return	\$5.00 when returned deposited item is from a third party \$24.00 when returned deposited item is from yourself
	Statement Copy	\$5.00 Free copies of VISA® and Account Statements available in NEFCUOnline
	Check Copy	\$2.00 Free copies of cleared checks available in NEFCUOnline
	Account Research	\$10.00 per hour - \$5.00 minimum
	Legal	\$25.00 per legal action processed on your account
	Foreign Check Collection	\$35.00
	Official Check	\$2.00 each
	Power Account Excess Debit	\$5.00 per item for each Power (Money Market) account pre-authorized electronic withdrawal or check in excess of 6 per month
	Debit Card Replacement	\$5.00 per card · 1 free per member, per year
	VISA® Debit Card International Service Assessment	1% for all foreign transactions
	Inactivity	\$5.00 per month on share draft accounts with balances less than \$500, after account has been inactive for 1 year
	Undeliverable Mail	\$5.00 per month, after 6 months of undeliverable mail