

Business Pricing Schedule

Share Savings	Minimum Deposit to Open Account	\$5.00
	Dividends	Paid on all balances
Power (Money Market)	Minimum Deposit to Open Account	\$1,000
	Dividends	Paid on accounts with balances great than \$1,000 Higher rates for accounts with balances over \$10,000 and over \$50,000
	Checks	Checks must be written for minimum amount of \$100
	Excess Debit Fee	\$5.00 for each preauthorized electronic transaction or check over six per month
Business Share Draft Checking	Minimum Deposit to Open Account	\$25.00
	Monthly Service Charge	\$5.00
	Per Debit Transaction Fee	\$0.15 per item over 15/month
	Dividends	Paid on accounts with balances greater than \$500
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.
BillPay [™]	Monthly Fee	\$6.00
	Expedited ACH Payment to help you avoid penalties and/or late charges	\$4.95
	Expedited Check Payment to help you avoid penalties and/or late charges	\$24.95
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
	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 · 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 · Maximum 2 Courtesy Pay and/or Returned Item Fees per day per account · Waived if your account is overdrawn by \$10.00 or less
Miscellaneous Fees	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
	Wire Transfer	\$15.00 Domestic Outgoing Wire Transfer \$30.00 Foreign Outgoing Wire Transfer
	Statement Copy	\$5.00 Free copies of 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
	Debit Card Replacement	\$5.00 per card
	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