

## Schedule of Fees and Charges

<b><u>ACH FEES</u></b>	
NSF	\$25.00 per item
Stop Payment	\$25.00 per item
<b><u>DRAFT (CHECKING) ACCOUNT FEES</u></b>	
NSF	\$25.00 per item
Stop Payment (individual item or sequence)	\$25.00 per item
Bookkeeping / Balancing (minimum \$15.00)	\$25.00 per hour
Overdraft Protection on Automatic Transfer	\$2.50 per transfer or advance
<b><u>CASHIERS CHECKS</u></b>	
A Check guaranteed by the credit union	\$3.00 per check
Stop payment	\$25.00 per item
<b><u>ATM / DEBIT CARD FEES</u></b>	
NSF	\$25.00 per item
Card Replacement	\$10.00
ATM Card Re-activation (due to NSF)	\$30.00
ATM Withdrawals	FREE
Balance Inquiries	FREE
Debit Card P.I.N. Point of Sale Transactions	FREE
ATM / Debit Point of Sale Signature Transactions	FREE
<b><u>MISCELLANEUS FEES</u></b>	
Visa Gift Card	\$3.00 per card
NSF Payment / Deposit Item	\$25.00 per item
Late Fee Loan Payment (after 10 day grace period)	\$10.00
Late Fee Home Equity Loan Payment (after 15 day grace period)	\$20.00
Below Minimum balance fee (Share Acct)	\$5.00 monthly
Dormant / Inactive Account fee	\$2.00 monthly
Secretary of State Title Fees	Varies
Administrative Fee to Refinance an Existing NMFCU Secured Loan	\$35.00
Wire fee	\$25.00 per item
<b><u>Visa Platinum Credit Card Fees</u></b>	
Late Payment Fee	\$25.00
Returned Payment Fee	\$25.00
Card Replacement Fee	\$10.00
Foreign Transaction Fee	1% of each multiple currency transaction in U.S. dollars
	0.80% of each single currency transaction in U.S. dollars
Set-up and Maintenance Fees	NONE

Members must provide proof of required insurance for all vehicle loans within 30 days of loan disbursement. A \$50.00 per month non-compliance fee will be charged to members who do not provide the required proof of insurance within the 30-day time limit.

A low balance fee of \$5.00 per month will be assessed to all non-minor accounts which have no loan balance and a share balance below the \$50.00 minimum. A 180-day notice shall be provided to accounts with existing loans that become paid in full before the assessment of low balance fees. A non-loan share account shall be provided a 30 day notice before the assessment of low balance fees.