

# Member Account Service Charges

## SAVINGS ACCOUNTS (all markets)

Primary Savings minimum deposit.....	\$5.00
<i>Ownership par value; held through membership</i>	
eSavings Plus monthly service charge .....	\$10.00
<i>Waived if minimum balance is \$100, automatic transfer, online banking and eStatement requirements are met.</i>	
Holiday/Summer Club minimum deposit.....	\$10.00
<i>Preauthorized deposits of \$40 required monthly to avoid closure</i>	
Sub-Savings minimum deposit.....	NONE
Close Primary Savings Account within 90 days of opening.....	\$5.00
Dormant Account (monthly after 12 months).....	\$5.00

## INDIVIDUAL RETIREMENT ACCOUNTS (all markets)

Withdrawal from IRA Savings .....	FREE
IRA Outgoing Transfer to Another Institution .....	\$25.00

## MONEY MARKET FUND ACCOUNTS (all markets)

Monthly Service Charge.....	\$5.00 <sup>1</sup>
<i>Waived if minimum balance of \$2,500 is met</i>	

## CHECKING ACCOUNT MONTHLY SERVICE CHARGES

Advantage Checking (all markets) .....	\$25.00
<i>Waived if \$75,000 combined household balances if met</i>	
Opportunity Checking (all markets).....	\$12.00
<i>Waived if \$2,500 average monthly balance is met</i>	
Simple Checking (California, Arizona markets only) .....	\$6.00 <sup>2</sup>
<i>Waived if \$1,200 average monthly balance of activity or \$500 Direct Deposit and 7 Debit Card transactions per month is met</i>	
Simple Free Checking (Alaska, Washington markets only) .....	FREE
Frontier Checking (Wyoming market only) .....	FREE
<i>Account must be opened in-person at a NuVision Credit Union branch located in Wyoming</i>	
Union Vacation Checking Accounts.....	FREE
<i>(Accounts only available for eligible IBEW members)</i>	
Young Adult Checking (all markets).....	FREE

## CHECKS FOR ALL ACCOUNTS

Temporary Checks Fee (8 checks).....	\$3.00
Check Orders .....	varies <sup>4</sup>
<i>Waived up to \$25 per order for Advantage Households</i>	

## STOP PAYMENT REQUESTS

Stop Payment-Checks Issued by Member (per item)	
Requests made in-person or over the phone .....	\$20.00
Requests made through Online Banking or ABIL .....	\$10.00
EFT/ACH Stop Payment.....	\$30.00
Cashier's Check / Official Check Stop Payment .....	\$30.00

## ATM / DEBIT CARD

All ATM Transactions at NuVision and CO-OP ATMs.....	FREE
ATM Out of Network (transaction conducted at an ATM terminal other than NuVision or CO-OP Machines using a NuVision ATM or Visa Debit Card).....	\$1.00
Card Replacement Fee (one free per year).....	\$5.00
International ATM Withdrawal Fee.....	\$3.00
Rush Card Orders .....	\$75.00
International Transaction Fee:	

U.S. dollar transactions .....0.8% of transaction amount  
If there is a currency conversion ...1% of transaction amount

*This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.*

*Other fees may be charged by third parties for use of your debit card or ATM card, such as transaction fees charged at ATMs owned by other financial institutions that are outside of the Co-Op Network.*

## CASHIER'S CHECKS / OFFICIAL CHECKS

Cashier's Check Fee .....	\$5.00
Official Checks – through Call Center, ABIL, and Online Banking .....	FREE

## DEPOSIT & LOAN ADJUSTMENTS

Deposit / Payment Adjustment .....	\$5.00
Deposit & Loan Payments Returned Item Unpaid .....	\$30.00 per item

## OVERDRAFT / NON-SUFFICIENT FUNDS / BOUNCE!

Non-Sufficient Funds *.....	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt</i>	
<i>NuVision Federal Credit Union limits the number of NSF Fees charged to your account to 4 per day.</i>	
Uncollected Funds * .....	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt</i>	

Overdraft Protection Transfer from pre-selected account \$7.00<sup>4</sup>

Bounce! Protection / Overdraft Limit Access Fee ..... \$30.00  
*Created by payment of an item, in-person withdrawal, ATM withdrawal or other electronic means*

*NuVision Federal Credit Union limits the number of Bounce! Protection fees charged to your account to 4 per day.*

*Must opt-in to Bounce! Protection for ATM/Debit Card transactions to be paid with Bounce! Protection.*

EFT / ACH Returned Items * .....	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt</i>	

*\*An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against non-sufficient funds will result in a separate fee.*

**ONLINE BANKING**

Online Banking Access.....	FREE
Online Bill Payment .....	FREE
Online Banking Marketplace Applications.....	FREE / download
Changed Application.....	\$3.00 / month
<i>The monthly fee begins when you complete your first transfer.</i>	

**PAYMENT SERVICES**

Self-Service IVR (Debit only) .....	\$8.00
Self-Service IVR (ACH).....	FREE
EZ Pay Online Portal (Debit only).....	\$8.00
EZ Pay Online Portal (ACH) .....	FREE
Pay-by-Phone, Agent Assisted (Debit/Credit or ACH).....	\$12.00

**WIRE TRANSFERS**

Outgoing to Other Financial Institutions	
Domestic .....	\$25.00 <sup>3</sup>
International.....	\$40.00

*Other fees may be charged by third parties or other financial institutions, in addition to those described above.*

**MISCELLANEOUS**

Account Research Fee .....	\$25.00 / hour (\$25.00 minimum)
Retrieval and Copy of Personal or Credit Union Items	
Representative Assisted Requests (per item).....	\$2.00
Self-Service Requests via Online Banking .....	FREE
<i>Two free copies of personal checks per month, excluding an expedited service fee</i>	
Sales Receipt Copy Request.....	\$5.00
Check Cashing Fee	
Member .....	FREE
Non-Member	
Check Amount up to \$500.....	\$5.00
Check Amount Greater than \$500.....	1.5% of Check Amt
Collection Costs.....	\$15.00
<i>Foreign Currency Items and non-cash items (e.g., insurance drafts) are determined by the collecting bank and passed on to the Member with an additional fee. Other fees may be charged by third parties or other financial institutions, in addition to those described above.</i>	
CO-OP / Shared Branch CU Service	
Center Transactions.....	See CO-OP Fee Schedule
Escheat.....	\$2.00
Legal Processing / Levy Fee.....	\$125.00
<i>Includes levy, writ, garnishment, and any other legal documents which require processing by the Credit Union</i>	
Notary Fee (per signature).....	\$10.00
Statements	
Paper Statements .....	\$2.00 <sup>6</sup>
<i>Waived for members enrolled in eStatements</i>	
Copies (mailed or obtained in-person) .....	\$2.00
Verification of Deposit Requests.....	\$15.00
Witness Fee.....	\$30.00

**SAFE DEPOSIT BOXES**

*Available at only two branches.*

Converse Street Branch – Cheyenne, WY

Annual Rental Fee (by Box size)	
5 X 5 .....	\$15.00
3 X 10 .....	\$22.50
5 X 10 .....	\$33.00
10 X 10 .....	\$40.00

Financial Center Branch – Anchorage, AK

Annual Rental Fee (by Box size)	
3 X 5 .....	\$25.00
3 X 10 .....	\$50.00
5 X 10 .....	\$75.00
10 X 10 .....	\$125.00

One-time Administrative Fee .....

Box Re-Drilling Fee .....

*Other fees may apply.*

*Please refer to Safe Deposit Box Agreement.*

**ENERGY LOAN FEES**

Re-amortization Fee.....	\$30.00 <sup>7</sup>
Temporary UCC Lien Release.....	\$250.00

**MORTGAGE CLOSING FEES FOR HELOCs and FIXED 2<sup>nd</sup> Deeds of Trust**

Reconveyance.....	\$45.00 <sup>5</sup>
California Surplus Recording .....	\$75.00 - \$150.00 <sup>5</sup>
Demand Fee .....	\$25.00 - \$30.00 <sup>5</sup>

*Other fees may apply. Please refer to the Loan Agreement.*

<sup>1</sup> Fee waived for members enrolled in Added Advantage with more than 100 Added Advantage points.

<sup>2</sup> Fee waived for members 65 years of age and above.

<sup>3</sup> Fee waived once monthly for members enrolled in Added Advantage with more than 200 Added Advantage points.

<sup>4</sup> Fee waived for Advantage Checking Households.

<sup>5</sup> Or maximum fee permitted under applicable law.

<sup>6</sup> Fee waived for members 60 and above and members 18 and under.

<sup>7</sup> Fee waived for first re-amortization