

## FEE SCHEDULE COMMON FEATURES



**Bylaw requirements:** You must complete payment of one share in your Primary Share account as a condition of admission to membership. If at any time your balance falls below the par value of one share and you do not increase the balance to at least the par value of one share within ninety day(s) of the reduction, you may be terminated from membership.

**Transaction limitation** - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by regulation D.

**Overdraft Item** - is an ATM, ACH, Debit Card, preauthorized withdrawal or share draft withdrawal request, which is honored, but which overdraws the account balance.

**Nature of dividends** - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**Non-sufficient Funds (NSF) Item** - is an ATM, ACH, Debit Card, preauthorized withdrawal or share draft withdrawal request, which is returned, without payment, due to insufficient funds.

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

<b>FEE SCHEDULE</b>	
<b>ACCOUNT FEES</b>	
Vacation Club Withdrawal Fee per withdrawal over four per year	\$5.00
Christmas Club Account Withdrawal Fee per withdrawal made between February 1 and September 30	\$5.00
Closed Account Fee if closed within 90 days of opening	\$5.00
Inactive Account Fee per month after 12 months of inactivity	\$5.00
IRA Transfer Fee	\$25.00*
Money Market Account Minimum Balance Fee	\$10.00 per month
Automatic Transfer Fee	\$3.00 per transfer
Overdraft Courtesy Pay Fee	\$25.00 per item**
Share Draft NSF Fee	\$25.00 per item
ACH NSF Fee	\$25.00 per item
ACH Revocation Fee	\$25.00 per item
Foreign Item Processing Fee	\$10.00 per item
Stop Payment Fee	\$25.00 per request
Check Printing Fee	Prices vary depending upon style
Share Draft Copy Fee	\$5.00 per item
<b>OTHER SERVICE FEES</b>	
Account Reconciliation Fee	\$20.00 per hour (1/2 hour minimum)
Account Research Fee	\$20.00 per hour (1/2 hour minimum)
Statement Copy Fee	\$2.00 per statement
Deposited Item Return Fee	\$10.00 per item
Wire Transfer Fee (outgoing)	
International	\$40.00
Domestic	\$20.00
Money Order Fee	\$1.00 per item
Account Reopen Fee if re-opened within 90 days of closure	\$15.00
Bad Address/Returned Mail Fee	\$5.00 per item
Corporate Check Fee	\$1.00 per check
Fax Fee	\$2.00 per page
Court Order/Levy/Garnishment Fee	\$75.00
Collateral Protection Fee	\$50.00 per occurrence
Account/Deposit Verification Fee	\$10.00 each
Identity Theft Program	\$1.25 per month

## ELECTRONIC FUNDS TRANSFER FEES

PIN Activated Transaction on Non-Proprietary Machine per transaction or Merchant over 5 per month	\$1.00
ATM Balance Inquiry Fee	\$1.00 per inquiry
Debit Card NSF Fee	\$25.00 per transaction
ATM NSF Fee	\$25.00 per transaction
ATM/Debit Hot Card Fee	\$10.00 per card
ATM/Debit Card Replacement Fee	\$10.00 per card
ATM/Debit PIN Change Fee	\$10.00 per request
One-Time ACH Origination Set-Up Fee	\$3.00 per transfer
Online Bill Pay Service	No Charge

*\* If transferring IRA funds to another institution*

*\*\* Fee applies when overdraft is created by check, in-person withdrawal, by debit card or electronic/ACH transaction*

Updated June 9, 2015

**FACTS****WHAT DOES NATCO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and overdraft history
- credit history and employment information
- payment history and transaction or loss history

When you are *no longer* our member, we continue to share your information as described in this notice.

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Natco Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Natco Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call (765) 962-2561 or go to [www.natcocu.org](http://www.natcocu.org)

**What we do**

<b>How does Natco Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Natco Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or use your credit or debit card</li> <li>- show your government-issued ID or apply for financing</li> <li>- give us your wage statements</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Natco Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Natco Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include advertising/marketing agencies and CUNA Mutual Group's MEMBERCONNECT.</i></li> </ul>

**Other important information**

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