

**NBCU FEE SCHEDULE**  
**Effective January 1, 2021**

**ACCOUNT FEES**

|   |         |
|---|---------|
| ACH / Draft / Bill Pay Return / Overdraft Fee (Based on available account balance**)                          | \$30.00 |
| Credit Deposit Verification   | \$ 5.00 |
| Excess Withdraw Fee Under Reg. D (each)   | \$ 1.00 |
| Interim Account History (printed statement)   | \$ 2.00 |
| Lifetime Membership Fee   | \$0.25  |
| Monthly Service Fee No Charge*  |         |
| *Low Limit Fee - below \$5 minimum balance (per month)  | \$ 3.00 |
| No Share Draft Account Return Item Fee  | \$30.00 |
| 4 Free NBCU checks per month made payable to account holder   | \$ 0.00 |
| NBCU Check Fee made payable to third party  | \$ 5.00 |
| Share Draft Return / Uncollected / Overdraft Fee – Personal Account<br>(Based on available account balance**) | \$30.00 |
| Share Draft Return / Uncollected / Overdraft Fee – Business Account   | \$30.00 |
| Share Draft Copy (available free online for 90 days)  |         |
| Draft copies unavailable when cleared through ACH   | \$ 6.00 |
| Share Draft Order (Price varies according to style)<br>Call NBCU for Details                                  |         |
| Stop Payment ACH / Draft / Bill Pay (one item)  | \$15.00 |
| Stop Payment (Range of Drafts/ACH/Bill Pays)  | \$30.00 |

**STAR® ATM - DEBIT CARDS**

|   |             |
|---|-------------|
| Annual / Monthly Service  | \$0.00      |
| ATM Opt-In Overdraft Fee (Based on available account balance**) | \$30.00     |
| ATM/Debit Card Replacement Card Fee                             | \$6.50      |
| Balance Inquiry   | No Charge   |
| Closed Account Fee (if closed within 60 days of creation)       | \$5.00      |
| Deposits  | No Charge   |
| Expedited Replacement Card Fee                                  | At Cost     |
| MasterCard® Debit Card International Cross Border Fee           | 0.9%        |
| Withdrawals and Transfers (over 10 per month)                   | \$1.00 each |

**OTHER SERVICE FEES**

|  |           |
|--|-----------|
| Account Research / Reconciliation Fee (per hour)                       | \$25.00   |
| Audio Response Service / Online Service                                | No Charge |
| Bill Pay Inactivity Fee<br>(When less than 3 bills deducted per month) | \$5.00    |

**Coin Counting**

NBCU reserves the right to charge 7% for currency and coin counting.

|   |                                    |
|---|------------------------------------|
| Copy of Money Order (each)                                  | \$6.00                             |
| Copy of Official NBCU Check                                 | \$10.00                            |
| CXI shipping fee for credit union delivery                  | \$15.00                            |
| CXI shipping fee for home delivery                          | \$25.00                            |
| Foreign Currency exchange                                   | \$20.00                            |
| Dormant Account Fee (per month after 2 years of inactivity) | \$10.00                            |
| Duplicate Title Fee   | At Cost + processing fee of \$5.00 |
| Eye-Post Terms and Conditions Violation                     | \$25.00                            |

|   |                                 |
|---|---------------------------------|
| Escheat Fee (per account)   | \$50.00                         |
| Express Delivery Fee (above 3rd party cost)   | \$5.00                          |
| Facsimile Service (per page)  | \$3.00                          |
| Fee for Missing and Incorrect Name/SS#/TIN  | IRS fee                         |
| Foreign Check Deposit   | At Cost                         |
| Foreign Check Deposit Return  | At Cost                         |
| Incorrect Address Fee (per month)   | \$5.00                          |
| Inactive Account Fee (after one year of inactivity)   | \$10.00                         |
| IRA Account Closure   | \$10.00                         |
| Lien / Levy Garnishment / Writ Fee (per item)   | \$75.00                         |
| Loan Late Fee   | \$25.00                         |
| Loan Research / Reconciliation Fee (per hour)   | \$25.00                         |
| Money Order   | \$2.00                          |
| Money Order Stop Payment Fee (per item)   | \$10.00                         |
| Medallion Signature Guarantee (per item)  | \$5.00                          |
| Non-member check cashing fee  | \$5.00                          |
| Replacement VISA® Gift Card Fee   | \$10.00                         |
| Returned Deposit Item (in office / ATM)   | \$30.00                         |
| Return Mail Fee   | \$1.50 or<br>Cost (Greater of)  |
| Skip-a-pay Fee (in selected months)   | \$30.00                         |
| Stop Payment Fee (of official NBCU check)   | \$25.00                         |
| VISA® Gift Card Purchase (per card)   | \$2.50                          |
| VISA® Gift Card Monthly Service Fee (in thirteenth month of non-use)  | \$5.00                          |
| Western Union   | \$25.00 or<br>Cost (Greater of) |
| Personal Account Wire Transfer Outgoing (domestic)  | \$20.00                         |
| Personal Account Wire Transfer Outgoing (international)   | \$35.00                         |
| Business Wire Transfer Incoming (domestic)  | \$20.00                         |
| Business Wire Transfer Outgoing (domestic)  | \$35.00                         |
| Business Wire Transfer Incoming (international)   | \$30.00                         |
| Business Wire Transfer Outgoing (international)   | \$50.00                         |
| Norristown Bell reserves the right to waive any fee at its discretion when extenuating circumstances exist.   |                                 |
| **NBCU will not assess overdraft fees on accounts with insufficient available funds only for authorized transactions where pending authorizations correspond exactly to postings. Any subsequent transaction may be subject to overdraft fees if the subsequent transaction causes an overdraft). |                                 |