

## Share Fees

*Check, Electronic Bill Pay, ATM, MasterCard Debit Card, or ACH (Electronic Debit) Returns*

Non Sufficient Funds (NSF)	\$35.00/item
Unpaid Return Check Fee	\$35.00/item
Overdraft Transfer from Savings	\$5.00/transfer
Overdrawn Fee (Privilege Pay)	\$35.00/item

## Other Share Fees

Stop Payment	\$30.00/request
IRA Transfer to Other Financial Institution	\$30.00/transfer
Inactive Account Fee <sup>1</sup>	\$10.00
Account Closure Fee <sup>2</sup>	\$25.00
Wire Transfer Outgoing Fee	\$25.00
Wire Transfer Incoming	\$15.00
Wire Transfer International	\$40.00

## ATM, Debit and Credit Card Fees

Card Replacement Fee	\$10.00 per card
Credit Card	NO ANNUAL FEE
Credit Card Late Fee	\$25.00
Cash Advance Fee (Non-Nutmeg Card)	\$10.00
Mastercard International Fee	2%
ATM Withdrawals	FREE

## Online Services

e-Pay	FREE
e-Banking & Mobile Banking	FREE
e-Statements	FREE
e-CheckImages	FREE
e-Deposits (check deposits on mobile device)	FREE

## Loan Fees

Loan Payment by Debit Card Fee <sup>3</sup>	\$10.00/payment
Loan Coupon Book	\$25.00
Loan Payment via Check by Phone Fee	\$10.00/payment
Consumer Loan Late Fee <sup>4</sup>	5% of payment
Open-ended Loan Late Fee	\$25.00
Skip-A-Pay Fee	\$35.00
Working Wheels Application Fee (Refunded upon loan completion)	\$50.00

## Miscellaneous Fees

Share transfer fee by live phone call	\$2.00/transfer
Consumer Acct. Paper Statement Fee <sup>5</sup>	\$5.00/statement
Statement Copy	\$5.00/each
Share Draft Copy	\$5.00/check
Bank Check Payable to Third Party	\$5.00/each
Copy of CU Check	\$5.00/check
Incorrect Address Fee	\$5.00/month
Identity Theft Service	\$1.95/month
Account Reconciliation (Min. one hour)	\$25.00/hour
Levy & Garnishment	\$75.00
Notary Public	FREE
Signature Guarantee	FREE

## Business Accounts

Business Acct. Paper Statement Fee	\$10.00/each
Business Acct. Paper Statement Copy Fee	\$10.00/each
Coin Deposit/Purchase Fee	3% of total coin amount
Merchant Check Scanner Portal License and Check Scanner Rental Fee	\$30.00/month

1. Fee applied to memberships inactive for one year with balances less than \$1000.00.

2. Fee applied if membership closed within three months of opening.

3. The use of a credit card to make a loan payment is prohibited by VISA, MasterCard, and American Express.

4. Assessed after 10 days and up to a maximum of \$10.00.

5. Fee applies to memberships opened after January 1, 2013.