



SCHEDULE OF FEES & CHARGES

This Schedule of Fees & Charges is applicable to accounts established at Nuvision Federal Credit Union, d/b/a Denali. A division of Nuvision Credit Union branches.

Effective April 2019

Account Research & Copy Requests

Account Research Fee <i>\$25.00 minimum</i>	\$25.00 / hr
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 fees</i>	
Sales Draft Copy Request	\$5.00
Statement Copies (per statement)	\$2.00

Branch / Teller Assisted Transactions

Check Cashing Fee	
Member	FREE
Non-Member	
Check Amount \$500 or Less	\$5.00
Check Amount Greater than \$500	1.5% of Check Amount
Notary Fee (per signature)	\$10.00
Coin Machine	5% of Transaction Amount
Witness Fee	\$30.00

Deposit & Loan Adjustments

Deposit / Payment Adjustment	\$5.00
Deposit & Loan Payments Returned Unpaid (per Items)	\$30.00

Legal Processing

Dormant Account (monthly after 12 months)	\$5.00
Escheat	\$2.00
Legal Processing / Levy Fee	\$125.00

Includes levy, writ, garnishment, and any other legal documents which require processing by the Credit Union

Stop Payment Requests

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

Pay-by-Phone

Pay-by-Phone ACH	\$7.95
Pay-by-Phone Credit or Debit Card	5% of Transaction Amount

General

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.</i>	
<i>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 separate CO-OP fee schedule
Paper Statement Fee (per statement mailed)	\$2.00^{4, 6}
Negative Balance Fee	\$10.00
Returned Mail	\$5.00
Verification of Deposit Requests	\$15.00

ATM / Debit Card

All ATM Transactions at Denali and CO-OP ATMs	FREE
Foreign ATM Transactions (transaction conducted at an ATM terminal other than Denali or CO-OP Machines using a Denali ATM or Visa Debit Card)	\$1.00
Point-of-Sale Terminal Transaction (PIN Transaction)	FREE
Card Replacement Fee (one free per year)	\$5.00
Custom Photo Debit Card	\$10.00⁶
International ATM Withdrawal Fee (ATM transaction conducted outside of the United States)	\$3.00
Point-of-Sale Transaction (PIN Transaction)	FREE
Rush Card Order	\$75.00
Sales Draft Copy Request (see "Account Research & Copy Requests")	\$5.00
Visa® International Service Assessment Fee (ISA)	
<i>International transaction conducted with a card bearing the Visa® logo, if transaction is processed in U.S. dollars</i>	0.8% of Transaction Amount
<i>International transaction conducted with a card bearing the Visa® logo, if there is a currency conversion</i>	1% of Transaction Amount

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/ Money Orders

Cashier's Check Fee	\$5.00¹
Official Checks – Available through Call Center, ABIL, and online banking	FREE
Moneygram® Money Order	\$1.50

Wire Transfers

Incoming from Other Financial Institutions	FREE
Outgoing to Other Financial Institutions	
Domestic	\$25.00⁵
International	\$40.00

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

(Continued)



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Checking Accounts

Inactive Checking Account Fee	\$5.00 ^{1, 3}
<i>Charged per month after 180 consecutive days of inactivity</i>	
Temporary Check Fee (8 checks)	\$3.00
Check Orders	Varies ⁶
<i>Waived up to \$25 per order for Advantage Households</i>	
Advantage Checking Monthly Service Charge	\$25.00
<i>Waived if \$75,000 combined household balances if met</i>	
Opportunity Checking Monthly Service Charge	\$12.00
<i>Waived if \$2,500 average monthly balance is met</i>	
Simple Free Checking Monthly Service Charge	FREE
Young Adult Checking Monthly Service Charge	\$6.00 ³
<i>Waived for members 23 years of age and under</i>	

Money Market Accounts

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

Savings Accounts

eSavings Plus Monthly Service Charge	\$10.00
<i>Waived if minimum automatic transfer, home banking and eStatement requirements are met</i>	
Close Regular Savings Account within 90 days of opening	\$5.00
Low Savings Balance (below \$50.00) per month	\$5.00 ¹

IRAs

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

Safe Deposit Boxes

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
One-Time Administrative Fee		\$25.00
Box Re-Drilling Fee		\$195.00

Other fees may apply. Please refer to Safe Deposit Box Agreement.

Online Banking

Online Banking Access	FREE	
Online Bill Payment	FREE	
PopMoney (Online Person-to-Person Transfers)		
	Standard Delivery	FREE
	Express Delivery (per transfer)	\$3.00

Overdraft / Non-Sufficient Funds / Bounce! Protection

Insufficient Funds (per item)	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available or which are paid on the second attempt</i>	
Uncollected Funds (per item)	\$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 / line of credit	\$7.00 ⁶
<i>Regulation D restrictions apply to transfers from savings and money market accounts</i>	
Bounce! Protection / Overdraft Limit Access Fee (per item)	\$30.00
<i>Created by payment of an item, in-person withdrawal, ATM withdrawal or other electronic means (per item)</i>	
<i>Denali limits the number of Bounce! Protection fees charged to your account to 4 per day</i>	
<i>Must opt -in to Bounce! Protection for ATM/Debit Card Transactions to be paid with Bounce! Protection</i>	

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>	

Mortgage Closing Fees for HELOCs and Fixed 2nd TDs

Reconveyance	\$45.00 ⁷
Demand Fee	\$25.00 - \$30.00 ⁷
<i>Other fees may apply. Please refer to Loan Agreement.</i>	

- ¹ Fee waived for members enrolled in Added Advantage with more than 100 Added Advantage points.
- ² Fee waived for members enrolled in Added Advantage with more than 200 Added Advantage points.
- ³ Fee waived for members 23 years of age and under
- ⁴ Fee waived for members 60 years of age and above and members under the age of 18.
- ⁵ Fee waived once monthly for members enrolled in Added Advantage with more than 200 Added Advantage points.
- ⁶ Fee waived for Advantage Checking Households
- ⁷ Or maximum fee permitted under applicable law

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