

**Fee Schedule**  
**Effective January 1, 2011**

1) Account reconciliation or research	\$20.00 / hour	
2) Lookup or copy of check or share draft	\$3.00 / each	
3) Account or statement history print-out	\$3.00 / month	
4) Any check returned to the credit union unpaid	\$25.00 / each	
5) Stop payments issued on checks or electronic debits	\$15.00 / each	
6) Century Checking monthly service charge if balance falls below \$300 during the month	\$6.00 / month	*
7) Card balance updates outside scheduled transmission times	\$10.00 / each	
8) Insufficient funds fees:		
Checking transactions returned or paid	\$25.00 / each	
Electronic debit transactions returned or paid	\$25.00 / each	
Recurring VCC transactions returned	\$25.00 / each	
9) Visa Check Card monthly service charge	\$1.00 / month	*
10) ATM inquiries or withdrawals (up to 5 free w/d per month)	\$1.00 / each	
11) Visa Credit Card over limit fee	\$10.00	
12) Visa Credit Card late payment fee	\$10.00	
13) Visa Check Card or Credit Card plastic replacement	\$5.00	
14) PIN replacement	\$3.00	
15) Dormant account fee (member address unknown)	\$7.00 / month	
16) Inactive account fee (accounts with no activity for 12 months)	\$2.00 / month	
17) Statement returned incorrect address	\$3.00 / month	
18) Garnishment orders	amount allowed by law	
19) NCCU Corporate Check issued from member account	\$3.00 / each	
20) Outgoing domestic wire transfer	\$15.00 / each	*
21) Outgoing International wire transfer	\$30.00 / each	
22) Traveler's Express Money Orders - NCCU members	\$1.50 / each	*
Non-members	\$3.00 / each	
23) Check cashing fee applies if the account: is dormant or inactive; or has a balance less than \$100; or has no loans, certificates or other affiliated products or services	2% of the amount or \$30 maximum	
24) Century Club withdrawal (1 free withdrawal per calendar quarter)	\$10.00	
25) Fraudulent information fee (name, address, DL or SSN)	\$50.00	
26) Loose coin (no fee for rolled coin)	2% of the amount or \$2.00 minimum	
27) Account closed within 180 days of opening	\$10.00	

\* Denotes fees which are exempt to New Adventures members