

NEWRIZONS FEDERAL CREDIT UNION

120 FIRMAN AVENUE
 HOQUIAM, WA 98550
 360-533-4760
 WWW.NEWRIZONSFCU.COM

Account Fee Schedule

RETURNED ITEM FEES

Non-sufficient Fund (NSF) - Shares (Savings or Checking)	(Per Item)	-----	\$30
	(Max per day)	-----	\$150
Returned Deposit	(Per Item)	-----	\$30
Negative Account Fee (Promise to pay within 5 days)	(Per Day)	-----	\$10

MEMBER ACCOUNT FEES

Overdraft Transfer (Share, Checking, Loan Payment)	(Per Item)	-----	\$5
Federal Regulation D Fee	(Per Item)	-----	\$5
Stop Payment- Share draft (Checking)	(Per Item)	-----	\$30
Stop Payment- Automatic Withdrawal (ACH)	(Per Item)	-----	\$30
Debit/Credit Card Replacement (Standard)	(Per Card)	-----	\$10
Debit/Credit Card Replacement (Express)	(Per Card)	-----	\$25
Money Order or Cashier's Check(Payable to Third Party)	(Per Item)	-----	\$2
Outgoing wire- Domestic	(Per Item)	-----	\$25
Outgoing wire- International	(Per Item)	-----	\$50
Inactive Bill Payer Service	(Per Inactive Month)	-----	\$5
Dormant Account- After 1 year of inactivity	(Per Month)	-----	\$10
ROTH/Traditional Annual Fee		-----	\$45
Educational IRA Annual Fee		-----	FREE

PREMATURE CD WITHDRAWAL

-One Year or less CD	(May cut into principal)	-----	180 days interest
-More than one year CD	(May cut into principal)	-----	365 days interest
-IRA CD	(Normal Distribution)	-----	FREE

OTHER FEES

Printed Statements 0-24 month	(Per Statement)	-----	FREE
Printed Statements 25 month or older	(Per Statement)	-----	\$10
Account Research Fee	(Per Hour)	-----	\$30
Notary Service (Non-Member)		-----	\$10
Notary Service (Member)		-----	FREE

LOAN FEES

Skip a Payment Fee		-----	\$35
Tax Anticipation Loan		-----	\$50
Home Equity Line of Credit Application - Consumer		-----	\$100
Credit Union Real Estate Appraisal - Consumer		-----	\$50
Business Loan Application		-----	\$100
Home Equity Line of Credit Application - Business Purpose		-----	\$200
Credit Union Real Estate Appraisal - Business Purpose		-----	\$100
Subprime Loan Fee (Credit Score 525-549)		-----	\$150
Subprime Loan Fee (Credit Score 500-524)		-----	\$200
Force-Placed Flood Insurance		-----	\$100
Force-Placed Insurance Fee		-----	\$50
Force-Placed Insurance Cancellation Fee		-----	\$50

LATE PAYMENT FEES

Consumer Loan Late Payment Fee	(more than 15 days)	-----	5% of scheduled payment, minimum \$5, maximum \$25
Home Equity Line of Credit Late Payment Fee	(After 10 days)	-----	\$5
VISA Late Payment		-----	\$25
VISA Overlimit Fee		-----	\$25

Updates posted at www.newrizonsfcu.com

Fees Effective January 1,2017

Fees are subject to change without prior notice.