

NBCU FEE SCHEDULE
Effective January 1, 2018

ACCOUNT FEES

ACH / Draft / Bill Pay Return / Overdraft Fee	\$30.00
Credit Deposit Verification	\$ 5.00
Excess Withdraw Fee Under Reg. D (each)	\$ 1.00
Interim Account History (printed per page)	\$ 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
Per Check Fee	\$ 0.00
Share Draft Return / Uncollected / Overdraft Fee	\$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) Call NBCU for Details	
Stop Payment ACH / Draft / Bill Pay (one item)	\$15.00
Stop Payment (Range of Drafts/ACH/Bill Pays)	\$30.00
Stop Payment ACH/Draft/Bill Pay Presentment Fee	\$10.00

STAR® ATM - DEBIT CARDS

Annual / Monthly Service	\$0.00
ATM Opt-In Overdraft Fee	\$30.00
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
Replacement Card Fee	\$5.00
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 (When less than 3 bills deducted per month)	\$5.00
Money Order (each)	\$2.00
Coin Counting NBCU reserves the right to charge 7% for currency and coin counting.	
Copy of an Account / VISA® Statement (per page) (Visa prior to October 2016)	\$2.00
Copy of Money Order (each)	\$6.00
Copy of Official NBCU Check	\$10.00

Dormant Account Fee (per month after 2 years of inactivity)	\$10.00
Duplicate Title Fee	At Cost + processing fee of \$5.00
Excess Official Check Withdrawal Fee (over 4 per month)	\$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 + \$10.00
Foreign Check Deposit Return	At Cost + \$30.00
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 Stop Payment Fee (per item)	\$10.00
Medallion Signature Guarantee (per item)	\$5.00
Replacement VISA® Gift Card Fee	\$10.00
Returned Deposit Item (in office / ATM)	\$30.00
Return Mail Fee	\$1.50 or 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
Travelex foreign currency handling fee (on purchases)	\$12.00
Travelex foreign currency shipping fee (on sales)	At cost
Western Union	\$25.00 or Cost (Greater of)
Wire Transfer Out (domestic)	\$20.00
Wire Transfer Out (international)	\$35.00
Norristown Bell reserves the right to waive any fee at its discretion when extenuating circumstances exist.	