

## Fee Schedule

Effective date 4/1/2017

### Account Fees

Overdraft Privilege - Paid Items	\$25.00 per item
Overdraft - Returned Items	\$25.00 per item
Returned Deposited Item	
Member NSF	\$17.50
Payor NSF	\$5.00
Stop Payment	\$25.00
Sustained Overdraft	\$5.00/day after 7th day
Account Balancing	\$20.00/hr \$10.00 min.
Account Research	\$20.00/hr \$10.00 min.
Check Copy	\$2.50
Statement Copy	\$5.00
Legal Process (Levy, etc.)	\$35.00
Share Balance Under \$50.00	\$2.00 per month
Inactive Share Draft	\$2.00 per month after 12 mos.
Excess Pre-Authorized Withdrawal (MMA)	\$10.00
Transfer from Shares	FREE
Transfer from Overdraft Loan	FREE

### Electronic Banking Fees

ATM Foreign Transaction	\$1.00
Card Replacement	\$20.00
PIN Replacement	\$1.00
ACH from Shares/MMA	\$0.50

### Wire Transfer Fees

Incoming	\$10.00
Outgoing	
Domestic	\$15.00
Foreign	\$30.00

### Bill Pay Fees

Returned Payment	\$25.00
Stop Payment	\$25.00
Expedited Delivery	\$25.00

### Branches

37 South Main Street Alburgh VT 05440	39 Lower Mountain View Drive Colchester VT 05446	37 Upper Munson Avenue Morrisville VT 05661	69 Swift Street South Burlington VT 05403
3336 Airport Road Berlin VT 05641	49 Carleton Boulevard East Montpelier VT 05651	1474 East Main Street Newport VT 05855	<b>www.northcountry.org</b> <b>(800) 660-3258</b>
1049 North Avenue Burlington VT 05408	854 Center Street Lyndonville VT 05851	12 Main Street Orleans VT 05860	

### Pop Money and Funds Transfer Fees

Standard Processing	FREE
Next Day Processing	\$3.00
Money Request Notification	\$1.50
Stop Payment	\$25.00
ACH Return/NOC	\$25.00
Research	\$20.00/hr \$10.00 min.

### Check Fee

Official Check	\$5.00
----------------	--------

### Gift Card Fee

Any Denomination	\$2.50 per card
------------------	-----------------

### Service Related Fees

Safe Deposit Boxes	
Rental	\$35.00-\$60.00
Key Replacement	\$20.00
Drilling	\$250.00
Notary Public	\$5.00
Phoned-in Loan Payment	\$3.00

### ACH Origination Fees

ACH Origination	\$1.50
ACH Credit Origination	
Insufficient/Uncollected Funds	\$17.50 per item
ACH Debit Origination	
Returned For NSF/Uncollected Funds	\$25.00 per item

### ACH Origination Fees (Business)

Monthly	\$20.00 \$0.10 per transaction
Reversal	\$10.00 per item
File Reversal	\$50.00

The rates and fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call (800) 660-3258.