

# FEE SCHEDULE

EFFECTIVE DATE:

## Account Fees

- Overdraft Privilege Fee.....
- Overdraft Fees - Returned Items...
- Returned Deposited Item
  - Member NSF.....
  - Payor NSF.....
- Stop Payment Fee.....
- Sustained Overdraft Fee.....
- Transfer from Shares.....
- Account Balancing.....
- Account Research.....
- Check Copy Fee.....
- Statement Copy.....
- Legal Process (Levy, etc.).....
- Shares under \$50.00.....
- Inactive Share Draft Fee.....
- ACH Origination Fee.....
- ACH Credit Origination -  
Insufficient/Uncollected Funds.....
- ACH Debit Origination -  
Returned For NSF/Uncollected  
Funds.....
- Excess Pre-Authorized  
Withdrawal (MMA).....

## Electronic Banking

- ATM Foreign Transaction.....
- Card Replacement.....
- PIN Replacement.....
- ACH from Shares/MMA.....

## Wire Transfer Fees

- Incoming.....
- Outgoing.....
- Outgoing-Foreign.....

## Online Banking Fees

- Internet Banking.....
- Bill Payer.....

- E-Payments.....

## Pop Money and Funds Transfer Fees

- Standard Processing.....
- Next Day Processing.....
- Money Request Notification.....
- Stop Payment.....
- ACH Return/NOC.....
- Research.....

## Checks

- Official Check.....

## Gift Cards

- Any Denomination .....

## Service Related Fees

- Safe Deposit Fees
  - Rental.....
  - KeyReplacement.....
  - Drilling.....
- Notary Public.....

## ACH Origination Fees (Business)

- Monthly Fee.....
- Per Item Reversal Fee.....
- File Reversal.....

## Credit Union Membership

- Membership Share..... Age 18 and Over
- Membership Share..... Under Age 18

## Branch Offices:

49 Carleton Boulevard  
East Montpelier, VT 05651

3336 Airport Road  
Berlin, VT 05641

69 Swift Street  
So. Burlington, VT 05403

854 Center Street  
Lyndonville, VT 05851

39 Lower Mountain View Dr.  
Colchester, VT 05446

12 Main Street  
Orleans, VT 05860

3 South Main Street  
Alburgh, VT 05440

1474 East Main Street  
Newport, VT 05855

1049 North Avenue  
Burlington, VT 05408

Phone: 1-800-660-3258  
Web: [www.northcountry.org](http://www.northcountry.org)

The rates and fees appearing with 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 the Credit Union.

