



## NorthCountry Federal Credit Union Fee Schedule

Effective date 1/15/2025

### Account Fees

Overdraft Privilege Fee - Paid Items	\$15.00 per presentment*
Overdraft Fee - Returned Items	\$15.00 per presentment*
Overdraft NSF Fee	\$15.00 per presentment*
Pathways Checking	
Overdraft Privilege Fee - Paid Items	\$5.00 per presentment*
Pathways Checking	
Overdraft Fee - Returned Items	\$5.00 per presentment*
Pathways Checking Overdraft NSF Fee	\$5.00 per presentment*
Returned Deposit Fee - Same Maker	\$17.50 per presentment
Stop Payment	\$15.00
Sustained Overdraft	\$5.00/day after 7th day
Account Research/Balancing	\$20.00/hr \$10.00 min.
Check Copy	\$2.50
Statement Copy	\$5.00
Legal Process (Levy, etc.)	\$35.00
Share Balance Under \$5.00	\$2.00 per month
Inactive Share Draft	\$2.00 per month after 12 mos.
Excess Withdrawal (MMA)	\$10.00
Transfer from Shares	FREE
Transfer from Overdraft Loan	FREE

### Electronic Banking Fees

ATM Out of Network Fee	\$1.00
Card Replacement	\$20.00
PIN Replacement	\$1.00

### Wire Transfer Fees

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

### Bill Pay Fees

Returned Payment	\$15.00
Stop Payment	\$15.00
Expedited Delivery	\$25.00

### Zelle and Fund Transfer Fees

Instant & Standard Processing	FREE
Stop Payment	\$15.00
Research	\$20.00/hr \$10.00 min.

### Check Fee

Official Check	\$5.00
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### Service Related Fees

Expedited Delivery	
Domestic	\$35.00
International	up to \$150.00
Safe Deposit Boxes	
Rental	\$35.00-\$60.00
Key Replacement	\$20.00
Drilling	\$250.00
Notary Public	\$5.00
External Loan Payments by Phone	\$5.00

### ACH Origination Fees

ACH Debit Origination	
Returned For NSF/Uncollected Funds	\$15.00 per presentment

### ACH Origination Fees (Business)

Monthly	\$20.00
	\$0.10 per transaction
Reversal	\$10.00 per item
File Reversal	\$50.00
Returned for NSF/Uncollected Funds (per presentment)	
Debit	\$17.50
Credit	\$25.00

\*A charge is not assessed for any transaction/item under \$10.00 that would result in an overdraft, if the item were paid. A charge is not assessed for any transaction/item that result in an available balance of less than \$30.00 negative, if the item were paid.

Except where noted, 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 and are subject to change. If you have any questions or require current rate and fee information on your accounts, please call 1 800 660-3258.