

# IMPORTANT DISCLOSURES

## SERVICE CHARGE SCHEDULE

<b>REGULAR SHARE ACCOUNTS</b>	
Savings Account with less than \$50 balance	\$5/month
Dormant Account (Must complete a transaction once every 12 months to avoid fee)	\$10/month
New Member (per member)	\$10
Stop Payment Orders and ACH Stop Payments	\$25/stop
Insufficient Funds – ACH, check and debit transactions	\$25/item
<b>SHARE DRAFT ACCOUNT (CHECKING)</b>	
Restart Checking Account	\$5/month
Stop Payment Orders and ACH Stop Payments	\$25/stop
Insufficient Funds – ACH, check and debit transactions	\$25/item
Dormant Account (must complete a transaction once every 12 months to avoid fee)	\$10/month
Overdraft Protection transfer from savings or money market to checking account	\$5/each
Copy of Draft	\$2/copy
3 Temporary Checks/Counter Check	\$3/page
Check Book Order	Variable
Courtesy Pay	\$25/each
<b>DEBIT/ATM/CREDIT CARD</b>	
ATM Transaction Charge- 6 Free per month; After 6 <sup>th</sup> transaction, \$1 per transaction	Free/\$1
ATM/Debit/Credit Card Replacement	\$10
Expedited ATM/Debit/Credit Card Replacement	\$35
<b>GENERAL MAINTENANCE</b>	
Paper Statement or Statement Copies	\$3/statement
Deposited Checks Returned	\$25/each

Stop Payment to a Check or ACH	\$25/each
Cashier's Check	\$5/each
Money Order	\$1/each
International Check Deposit	\$25/check
Bad Address with No Activity	\$10/return
Account Balance Verification (Official Letter)	\$20
Outgoing Domestic Wire (maximum \$500,000 per wire transfer)	\$25
Outgoing International Wire (maximum \$500,000 per wire transfer)	\$35
Incoming International Wire	\$10
Membership Closing (within first 6 months of opening)	\$25
One Time ACH Loan Payment (from external bank)	\$2
Money Market Account with daily balance below \$1,000	\$10/month
Holiday Club Account Withdrawal outside November, December, January	\$5/each
Dream Club Account Withdrawal earlier than term	\$5/each
Loan Application Fee: If submitting a second application within 3 months after being declined	\$35
Copy of 1099/1098- free through online banking with December Statement	\$5/item
Home Equity Type Loan Subordination Fee	\$250
Commercial Real Estate Loan	\$1,000
Mirco Business Loan Application	\$150
Copy of Promissory Note on Loan	\$25
IRA Account Closure before Age of 59 1/2	\$25
Research- Transaction investigation on statements older than 60 days (per hour-\$20 minimum) Costs for obtaining records from storage will be passed to member	\$20 minimum
Notary Public (free for NYU FCU Members)	\$2