

## Service Fees

Membership Fee: \$1

Account Reopening: \$5

Printed Account History (per page): \$1

Fax Service Fee (including member statement) (per page): \$1

Below Minimum Share Balance (\$100) (monthly): \$5

Dormant Account Fee (2 years-730 days) (monthly): \$10

Legal Process Fee (Garnishments & IRS levies): \$25

ACH Stop Payment: \$20

Returned Statement/Bad Address: \$5

Statement Copy (per cycle): \$5

Teller Check Copy: \$5

Verification of Deposit: \$5

Reorder ATM/Debit PIN: \$5

Replacement ATM/ Debit Plastic Card: \$5

Statement Reconciliation (1 hour min): \$25

Notary Service (Members Only): Free

## Checking Account Fees

Non-Sufficient Funds (NSF Check or ACH returned to merchant): \$35

Overdraft Transfer fee from Savings \$3

Draft Copy: \$5 per copy

Stop Payment Request (Teller Check): \$39 per request

Stop Payment (Member's Account): \$39 per request

Collection Item/Return Check Deposit: \$35 per item

Overdraft by ATM/Debit Card: \$35 per item

## Loan Account Fees

Loan Application Fee: \$25

Auto Lien Release Letter: \$10

Loan Payoff Request Letter: \$10

Consumer Loan Late Payment (15 days past due): \$15

Title Correction/Duplicate: Actual cost

Register Lien Fee (Auto Only): \$125

## NLFCU VISA® Platinum Credit Card Fees

Visa Platinum Cash Advance Withdrawal: \$5 min or 3%  
whichever is greater (Max fee \$50)

Visa Platinum Emergency Card Replacement: \$150

Visa Platinum Replacement: \$5

Visa Platinum Card Rush Fee: \$40

Visa Platinum Statement Copy: \$5

Visa Platinum Retrieval Request: \$5

Returned Payment Fee: \$25 or amount of required min  
payment, whichever is less

Late Payment Fee: \$25 or amount of required min  
payment, whichever is less

Foreign Transaction Fee: 1% of each multiple currency  
transaction in U.S. dollars

Foreign Transaction Fee: .80% of each single currency  
transaction in U.S. dollars