

SAVINGS ACCOUNTS

Primary Savings minimum deposit	\$5.00
<i>Ownership par value; held through membership</i>	
Close Primary Savings Account within 90 days of opening	\$5.00
Dormant Account (monthly after 12 months)	\$5.00

INDIVIDUAL RETIREMENT ACCOUNTS

IRA Outgoing Transfer to Another Institution	\$25.00
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MONEY MARKET FUND ACCOUNTS

Monthly Service Charge	\$5.00 ¹
<i>Waived if minimum balance of \$2,500 is met</i>	

CHECKING ACCOUNTS

Advantage Checking	\$25.00
<i>Waived if \$75,000 combined household balances if met</i>	
Opportunity Checking	\$12.00
<i>Waived if \$2,500 average monthly balance is met</i>	
Simple Checking	\$6.00 ²
<i>Waived if \$1,200 average monthly balance of activity or \$500 Direct Deposit and 7 Debit Card transactions per month is met</i>	

CHECKS FOR ALL ACCOUNTS

Temporary Checks Fee (8 checks)	\$3.00
Check Orders	varies ⁴
<i>Waived up to \$25 per order for Advantage Checking Households</i>	

STOP PAYMENT REQUESTS

Stop Payment-Checks Issued by Member (per item)	
Requests made in-person or over the phone	\$20.00
Requests made through Online Banking	\$10.00
EFT/ACH Stop Payment	\$30.00
Cashier's Check / Official Check Stop Payment	\$30.00

WIRE TRANSFERS

Outgoing to Other Financial Institutions	
Domestic	\$25.00 ³
International	\$40.00

Other fees may be charged by third parties or other financial institutions, in addition to those described above.

CASHIER'S CHECKS / OFFICIAL CHECKS

Cashier's Check Fee	\$5.00
Official Checks – through Call Center and Online Banking	No Fee

DEPOSIT & LOAN ADJUSTMENTS

Deposit / Payment Adjustment	\$5.00
Deposit & Loan Payments Returned Item Unpaid	\$30.00 per item

ATM / DEBIT CARD

ATM Out of Network (transaction conducted at an ATM terminal other than NuVision or CO-OP Machines using a NuVision ATM or Visa Debit Card)	\$2.00
Card Replacement Fee (one free per year)	\$5.00
International ATM Withdrawal Fee	\$3.00
Rush Card Orders	\$75.00

International Transaction Fee:

U.S. dollar transactions	0.8% of transaction amount
If there is a currency conversion	1% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Other fees may be charged by third parties for use of your debit card or ATM card, such as transaction fees charged at ATMs owned by other financial institutions that are outside of the Co-Op Network.

OVERDRAFT / NON-SUFFICIENT FUNDS / BOUNCE!

Non-Sufficient Funds (NSF)*	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt</i>	

NuVision Federal Credit Union limits the number of NSF Fees charged to your account to 4 per day.

Uncollected Funds (USF)*	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt</i>	

Overdraft Protection Transfer from pre-selected account \$7.00⁴

Bounce! Protection / Overdraft Limit Access Fee	\$30.00
<i>Created by payment of an item, in-person withdrawal, ATM withdrawal or other electronic means</i>	

NuVision Federal Credit Union limits the number of Bounce! Protection fees charged to your account to 4 per day.

Must opt-in to Bounce! Protection for ATM/Debit Card transactions to be paid with Bounce! Protection.

EFT / ACH Returned Items*	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt</i>	

**An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against non-sufficient funds will result in a separate fee.*

PAYMENT SERVICES

Self-Service Interactive Voice Response (IVR) (Debit only)	\$8.00
Self-Service IVR (ACH)	No Fee
EZ Pay Online Portal (Debit only)	\$8.00
EZ Pay Online Portal (ACH)	No Fee
Pay-by-Phone, Agent Assisted (Debit/Credit or ACH)	\$12.00

MISCELLANEOUS

Account Research Fee \$25.00 / hour
 (\$25.00 minimum)

Retrieval and Copy of Personal or Credit Union Items

Representative Assisted Requests (per item)..... \$2.00

Self-Service Requests via Online Banking No Fee

Two free copies of personal checks per month, excluding an expedited service fee

Sales Receipt Copy Request..... \$5.00

Check Cashing Fee

Member No Fee

Non-Member

Check Amount up to \$500..... \$5.00

Check Amount Greater than \$500..... 1.5% of Check Amt

Collection Costs..... \$15.00

Foreign Currency Items and non-cash items (e.g., insurance drafts) are determined by the collecting bank and passed on to the Member with an additional fee. Other fees may be charged by third parties or other financial institutions, in addition to those described above.

CO-OP / Shared Branch CU Service

Center Transactions See CO-OP Fee Schedule

Escheat \$2.00

Legal Processing / Levy Fee..... \$125.00

Includes levy, writ, garnishment, and any other legal documents which require processing by the Credit Union

Notary Fee (per signature)..... \$10.00

Statements

Paper Statements \$2.00⁶

Waived for members enrolled in eStatements

Copies (mailed or obtained in-person)..... \$2.00

Verification of Deposit Requests \$15.00

Notary Witness Fee \$30.00

SAFE DEPOSIT BOXES

Available at only two branches.

Converse Street Branch – Cheyenne, WY

Annual Rental Fee (by Box size)

5 X 5 \$15.00

3 X 10 \$22.50

5 X 10 \$33.00

10 X 10 \$40.00

Financial Center Branch – Anchorage, AK

Annual Rental Fee (by Box size)

3 X 5 \$25.00

3 X 10 \$50.00

5 X 10 \$75.00

10 X 10 \$125.00

One-time Administrative Fee \$25.00

Box Re-Drilling Fee..... \$195.00

Other fees may apply.

Please refer to Safe Deposit Box Agreement.

ENERGY LOAN FEES

Re-amortization Fee..... \$30.00⁷

Temporary UCC Lien Release..... \$250.00

MORTGAGE CLOSING FEES FOR HELOCs and FIXED 2nd Deeds of Trust

Reconveyance..... \$45.00⁵

California Surplus Recording \$75.00 - \$150.00⁵

Demand Fee \$25.00 - \$30.00⁵

Other fees may apply. Please refer to the Loan Agreement.

¹ Fee waived for members enrolled in Added Advantage with more than 100 Added Advantage points.

² Fee waived for members 65 years of age and above.

³ Fee waived once monthly for members enrolled in Added Advantage with more than 300 Added Advantage points.

⁴ Fee waived for Advantage Checking Households.

⁵ Or maximum fee permitted under applicable law.

⁶ Fee waived for members over 60 and members under 18.

⁷ Fee waived for first re-amortization.