



SCHEDULE OF FEES & CHARGES

This Schedule of Fees & Charges is applicable to accounts established at Nuvision Federal Credit Union, d/b/a Denali. A division of Nuvision Credit Union branches.

Effective June 2020

Checking Accounts

Inactive Checking Account Fee	\$5.00 ^{1, 3}
<i>Charged per month after 180 consecutive days of inactivity</i>	
Temporary Check Fee (8 checks)	\$3.00
Check Orders	Varies ⁶
<i>Waived up to \$25 per order for Advantage Households</i>	
Advantage Checking Monthly Service Charge	\$25.00
<i>Waived if \$75,000 combined household balances if met</i>	
Opportunity Checking Monthly Service Charge	\$12.00
<i>Waived if \$2,500 average monthly balance is met</i>	
Simple Free Checking Monthly Service Charge	FREE
Young Adult Checking Monthly Service Charge	\$6.00 ³
<i>Waived for members 23 years of age and under</i>	

Money Market Accounts

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

Savings Accounts

eSavings Plus Monthly Service Charge	\$10.00
<i>Waived if minimum automatic transfer, home banking and eStatement requirements are met</i>	
Close Regular Savings Account within 90 days of opening	\$5.00
Low Savings Balance (below \$50.00) per month	\$5.00 ¹

IRAs

Withdrawal from IRA Savings	FREE
IRA Outgoing Transfer to Another Institution	\$25.00

Safe Deposit Boxes

A la le a t o r n a n a l e n t e r a n h o n l y

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.

Online Banking

Online Banking Access	FREE
Online Bill Payment	FREE

Overdraft / Non-Sufficient Funds / Bounce! Protection

Insufficient Funds (per item)	\$30.00
<i>Items for which funds and/or Overdraft Protection are not available or which are paid on the second attempt</i>	
Uncollected Funds (per item)	\$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 / line of credit	\$7.00 ⁶
<i>Regulation D restrictions apply to transfers from savings and money market accounts</i>	
Bounce! Protection / Overdraft Limit Access Fee (per item)	\$30.00
<i>Created by payment of an item, in-person withdrawal, ATM withdrawal or other electronic means (per item)</i>	
<i>Denali limits the number of Bounce! Protection fees charged to your account to 4 per day</i>	
<i>Must opt-in to Bounce! Protection for ATM/Debit Card Transactions to be paid with Bounce! Protection</i>	
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>	

Mortgage Closing Fees for HELOCs and Fixed 2nd TDs

Reconveyance	\$45.00 ⁷
Demand Fee	\$25.00 - \$30.00 ⁷

Other fees may apply. Please refer to Loan Agreement.

- ¹ Fee waived for members enrolled in Added Advantage with more than 100 Added Advantage points.
- ² Fee waived for members enrolled in Added Advantage with more than 200 Added Advantage points.
- ³ Fee waived for members 23 years of age and under
- ⁴ Fee waived for members 65 and above
- ⁵ Fee waived once monthly for members enrolled in Added Advantage with more than 200 Added Advantage points.
- ⁶ Fee waived for Advantage Checking Households
- ⁷ Or maximum fee permitted under applicable law
- ⁸ Fee waived for member 60 and above and members 18 and under

Contact Us
800-764-1123
www.denalifcu.org

