

NEW GENERATIONS FEDERAL CREDIT UNION FEE SCHEDULE

Effective date: September 15, 2016

ACCOUNT SERVICE FEES		
New membership/account	\$2.00	One time fee
Re-open account within 1 year of closing/ Excessive Number Reassignment-more than once in same calendar year. (fraud related accts exempt)	\$40.00	One time fee per occurrence
Reinstatement of account closed by Collections Dept.	\$50.00	One time fee per occurrence
Visa Gift Card	\$3.50	Per card purchased
Bad address	\$3.00 \$1.00	Per notice from Post Office All other non-member notices
Statement copy or Transaction History	\$3.00	Per statement
Mortgage verification	\$10.00	Per request
Account research	\$25.00	Per hour (one hour minimum)
Dormant account –Member accounts without any transactions (loan payments, deposits and withdrawals) after one year are considered dormant and are charged a \$5 dormant fee each month. After 5 years of inactivity, NGFCU is required by state law to turn funds over to the Division of Unclaimed Property. This can be avoided if you make at least one deposit, withdrawal, or transfer to your account(s) within a 12-month period. Share accounts with a \$0 balance due to inactivity must be reactivated within 30 days or the account will be closed.	\$5.00	Per month
Tax lien/Garnishment/Child Support lien	\$55.00	Per lien
DMV (recording of title/lien)	\$55.00	Per visit
Check Cashing fee To avoid fees, members & non-members must meet the following conditions within last 60 days: average balance is at least \$100.00; must have direct deposit, checking account, loan, certificate, or IRA account.		
♦ If check is less than \$100.00	\$5.00	Per check
♦ If check is \$100.00 - \$499.99	\$10.00	Per check
♦ If check is \$500.00 or more	\$15.00	Per check
Returned items - checks deposited or cashed that are returned unpaid (not written by member)	\$15.00	Per check
Returned items - checks deposited or cashed that are returned unpaid (written off members account at another institution)	\$37.00	Per check
Domestic Wire Transfer	\$15.00	Per wire request
Cashier/Teller's check	\$5.00	Per check
Cashier/Teller's check (New Horizons members only)	\$3.00	Per check
Stop payment (All types)	\$30.00	Per check
Stop payment series (All types)	\$35.00	Per series
Copy of money order or cashier/teller's check	\$5.00	Per copy
Personal faxes	\$1.00	Per page
Member service requests by-phone (includes all transactions that could be handled via Electronic Services). Members 18 & under, and 65 & over are exempt.	\$2.00	Per phone call
Notary Public Service Non-Member	\$5.00	Per request

SHARE ACCOUNT FEES		
Excessive withdrawals at branch More than 6 per quarter	\$5.00	Per withdrawal
SHAREDRAFT CHECKING ACCOUNT FEES		
Check order printing	Varies	According to style, quantity and other factors
Electric Check Accounts	\$5.00	Per month
Non-sufficient funds <ul style="list-style-type: none"> ◆ Share Draft, Money Market or Privilege Pay ◆ ATM/POS withdrawal/overdrawn fee ◆ ACH withdrawal/Regulation D transfers ◆ Debit card transaction overdrawn fee 	\$37.00	Per item/transaction
Copy of paid draft	\$5.00	Per draft
Checking Plus/Mega Checking program	\$5.00	Monthly fee
CHECKING PLUS PROGRAM (OVER 55 YEARS OLD)	\$3.00	Monthly fee
Holiday Club		
<ul style="list-style-type: none"> ◆ Early withdrawal 	\$10.00	Per withdrawal
MONEY MARKET & SUPER MONEY MARKET ACCOUNTS		
<ul style="list-style-type: none"> ◆ Check order printing 	varies	According to style, quantity and other factors
<ul style="list-style-type: none"> ◆ Monthly maintenance fee applies if daily balance falls below the minimum requirement. 	\$10.00	Per month
EFT (ELECTRONIC FUNDS TRANSFER) SERVICES FEES		
ATM withdrawals		
<ul style="list-style-type: none"> ◆ At New Generations FCU or CU24 ATMs 	No Charge	
<ul style="list-style-type: none"> ◆ At non-New Generations FCU ATMs 	\$1.00	Per withdrawal
ATM card replacement	\$5.00	Per card
Debit Card replacement	\$5.00	Per card
PIN (<i>Personal Identification Number</i>) Replacement	\$5.00	Per PIN
Debit card transaction overdrawn fee	\$37.00	Per item
Bill Payer Non-Sufficient Funds	\$37.00	Per Returned item