

NEWRIZONS FEDERAL CREDIT UNION

120 FIRMAN AVENUE
HOQUIAM, WA 98550-2006
360-533-4760
WWW.NEWRIZONSFCU.COM

Account Fee Schedule

RETURNED ITEM FEES	
Non-sufficient Fund (NSF) - Shares (Savings or Checking) (Per Item)	-----\$30
(Max per day)	-----\$150
Returned Deposit (Per Item)	-----\$30
Negative Account Fee (Promise to pay within 5 days) (Per Day)	-----\$10
MEMBER ACCOUNT FEES	
Overdraft Transfer (Share, Checking, Loan Payment) (Per Item)	-----\$5
Federal Regulation D Fee (Per Item)	-----\$5
Stop Payment- Share draft (Checking) (Per Item)	-----\$30
Stop Payment- Automatic Withdrawal (ACH) (Per Item)	-----\$30
Debit/Credit Card Replacement (Standard) (Per Card)	-----\$10
Debit/Credit Card Replacement (Express) (Per Card)	-----\$25
Money Order or Cashier's Check(Payable to Third Party) (Per Item)	-----\$2
Outgoing wire- Domestic (Per Item)	-----\$25
Outgoing wire- International (Per Item)	-----\$50
Primary Savings Account Closure - less than 1 year	-----\$25
Dormant Account- After 1 year of inactivity (Per Month)	-----\$10
IRA ACCOUNTS	
Educational IRA Annual Fee	-----FREE
ROTH/Traditional Annual Fee	-----\$45
IRA Closure Fee	-----\$35
-One Year or less CD PREMATURE WITHDRAWL (May cut into principal)	-----180 days interest
-More than one year CD PREMATURE WITHDRAWL (May cut into principal)	-----365 days interest
-IRA CD (Normal Distribution)	-----FREE
OTHER FEES	
Printed Statements 0-24 month (Per Statement)	-----FREE
Printed Statements 25 month or older (Per Statement)	-----\$10
Account Research Fee (Per Hour)	-----\$30
Notary Service (Non-Member)	-----\$10
Notary Service (Member)	-----FREE
Transfer Fee	-----\$100
DEBIT/Credit Card Cash Advance Fee	-----3.5%, max \$50
LOAN FEES	
Consumer Approved Loan Fee	-----\$20
Skip a Payment Fee	-----\$35
Tax Anticipation Loan	-----\$100
Home Equity Line of Credit Application - Consumer	-----\$100
Credit Union Real Estate Appraisal - Consumer	-----\$50
Business Loan Application	-----\$100
Home Equity Line of Credit Application - Business Purpose	-----\$200
Credit Union Real Estate Appraisal - Business Purpose	-----\$100
Subprime Loan Fee (Credit Score 525-549)	-----\$150
Subprime Loan Fee (Credit Score 500-524)	-----\$200
Force-Placed Flood Insurance	-----\$100
Force-Placed Insurance Fee	-----\$50
Force-Placed Insurance Cancellation Fee	-----\$50
LATE PAYMENT FEES	
Consumer Loan Late Payment Fee (more than 15 days)	-----5% of scheduled payment, minimum \$5, maximum \$25
Home Equity Line of Credit Late Payment Fee (After 5 days)	-----\$5
VISA Late Payment	-----\$25
VISA Overlimit Fee	-----\$25

Updates posted at www.newrizonsfcu.com

Fees are subject to change without prior notice.

Fees Effective January 17, 2018