

# NEWYGO COUNTY

## SERVICE EMPLOYEES CREDIT UNION

115 S STONE RD · PO BOX 435 · FREMONT MI 49412  
231-924-5510 WWW.NCSECU.COM

### CREDIT UNION FEE SCHEDULE

#### Money Orders

Money Order fee (per money order)	\$1
Copy of paid Money Order	\$3
Stop payment order	\$20

#### ATM Transactions (Debit Cards when used as an ATM)

An ATM transaction covers the following machine activity; cash withdrawal, inquiry, and transfer.

All ATM transactions at the Credit Union owned ATM machines are free.

Deposit and point of sale purchase	Free
ATM transaction (2 free per month)	\$2

#### ATM Transactions for CU\*Groups

An ATM transaction covers the following machine activity; cash withdrawal, inquiry, and transfer.

All ATM transactions at the Credit Union owned ATM machines are free.

CU*KIDS (2 free per month)	\$1.50
COLLEGE BOUND (4 free per month)	\$1.50
CU*CHECKING (2 free per month)	\$1.75
CU*TECH (4 free per month)	\$1.50

#### Fax Services

Charge per page to send a fax	\$2
Charge per page to receive a fax	\$1

#### Wire Services

Incoming wire per transaction	Free
Outgoing wire per transaction	\$20
International outgoing wire per transaction	\$35

#### Electronic Withdrawals

All non-sufficient electronic withdrawals returned	\$32
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#### Bonus Insured Account (BIA)

Withdrawals (1 free per month)	\$2
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#### Regular Shares

Inactive account over 6 months with less than \$250 balance (per month)	\$5
Membership closed within 90 days of opening	\$5

**Checking Account**

Copy of paid draft	\$3
Stop payment order	\$20
All non-sufficient drafts returned	\$32
Starter checks (12)	Free
Replacement checks (minimum of 4 with increments of 4)	\$.50
Reconciliation of a member's checking account (per hour)	\$25
Courtesy Pay	\$32

**VISA Credit Card**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Returned payment fee	\$10
Late fee at 10 days delinquent	\$15
Annual fee	None
International transaction fee with currency conversion	1%
International transaction fee without currency conversion	.8%
Plastic card replacement	\$5
Plastic card PIN replacement	\$5

**Loans**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Application fee	None
Late fine of scheduled loan payment at 15 days delinquent (\$15 minimum fine)	5%

**Misc.**

Research of past records (per hour)	\$25
Current month printout of an account	Free
Photocopies (per page)	\$.15
Checks deposited or cashed and later returned as uncollected	\$10
Reproduction of statements	\$3
Copy of paid Corporate draft	\$3
Garnishment, Levy, Court order processing fee	\$50

**Audio Response**

Minutes per month (60 free)	\$.20 per minute
CU*KIDS (60 minutes per month free)	\$.20 per minute
COLLEGE BOUND (80 minutes per month free)	\$.20 per minute
CU*CHECKING (90 minutes per month free)	\$.20 per minute
CU*TECH (120 minutes per month free)	\$.20 per minute

**Online Account Access**

Unlimited online account access per month	Free
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**CU\*Easy Pay**

Enrollment	Free
Monthly fee (first month free and free when enrolled in e-statements)	\$6
CU*TECH members monthly fee	Free
Per transaction	Free
Inactivity fee (at least one transaction scheduled with a due date for the month)	\$6

**MasterMoney Debit Cards and ATM Cards**

A cross-border transaction fee (Excluding transactions initiated in the U.S. territories or at U.S. military bases in foreign countries)	.8%
Plastic card replacement	\$5
Plastic card PIN replacement	\$5

**VISA Pre-Paid Debit Card (minimum \$10, maximum \$2,000)**

Instant issue card	\$4.50
Personalized card	\$4.50 plus shipping
Re-load (24 loads for instant and unlimited for personalized)	\$1.25 per load