



Schedule of Fees
Effective August 1, 2013

Share Savings		
Monthly fee if balance falls below \$25	5.00	
Easy Checking		
Classic Checking		
Monthly fee if balance falls below \$200	No fee	3.00
Club Accounts		
Early withdrawal	\$	
Money Market		
ATM Transactions	\$10.00	
Foreign ATM* Transactions	No fee	
First four per month		
Greater than four per month		1.00 each
Inquiries at foreign ATM*	\$	1.00 each
Point of Sale	No fee	
Miscellaneous		
ACH Origination setup	No fee	
Account closed within 90 days	\$10.00	each
Account research/balancing - per half hour	\$25.00	each
Credit Union Check payable to member	\$10.00	each
Credit Union Check payable to third party		3.00 each
Cash check (non-member)	\$	5.00 each
Copy of drafts, statement, etc. - per page	No fee	1.00 each
Debit Card limit increase	\$	
Dormant account (no activity 365 days) - monthly	\$10.00	each
Insufficient funds (ACH, draft)	\$	3.00 each
IRA transfer out	\$25.00	each
Levy/other legal process	\$25.00	each
Loan deferment	\$25.00	each
Loan subordination	\$25.00	each
Manual transfer to cover insufficient funds	\$75.00	each
Money Order	\$25.00	each
Mortgage payoff letter	\$	2.00 each
Overdraft transfer	\$25.00	each
Pay by phone/Visa	\$10.00	each
Reopen closed account	\$10.00	each
Replacement Debit Card/VISA Card	\$25.00	each
Replacement Debit Card/VISA Card — rush	\$10.00	each
Returned deposit items (ACH, paper)	\$20.00	each
Returned mail/bad address	\$10.00	each
Secondary account - monthly	\$	2.50 each
Stop payment	\$	2.00 each
Wire transfer (Domestic incoming)	\$25.00	each
(Domestic outgoing)	\$10.00	each
	\$25.00	each

978-688-8800 www.nescfcu.org

* Foreign ATMs are not owned by NESC. A network surcharge may also apply. Fees are subject to change.
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