



Fee Schedule

Current Fee Schedule is available on www.necu.org

MONTHLY SERVICE FEES

Inactivity Fee – Monthly fee for not using an account starting in the 13th month of inactivity and continuing until there is no balance or money is escheated to the state. (Does not apply to members under 18, members with loans or IRA's, or any member with aggregate deposits over \$200.00.)	\$5.00
Bad Address Fee – For non-notification of address change	\$5.00
Service Charge – Low Usage Checking & Club Checking Monthly Service Fee	\$1.50
GenGold (Service) Fee – Purchase fee for GenGold Value Package	\$3.00
Paper Statement Fee – Active CyberTel members who receive paper statements	\$1.00

CHECK/SHARE SAVINGS ASSOCIATED FEES

Per Check Charge – For checks clearing in excess of 5 per month (Low Usage Checking and Club Checking only)	\$0.25
Transaction Fee – Per item fee for deposits/withdrawals/transfers in excess of 200 p/month (Prop.'s/Mem. Business Chkng only)	\$0.50
Overdraft Protection – Share Transfers	\$5.00
Redeposit Fee – Per item fee for any returned check the credit union redeposits	\$25.00
Overdrawn ACH – Fee for non-sufficient funds for automatic debit	\$28.00
Overdrawn CK – Fee for non-sufficient funds for check	\$28.00
Return ACH Item – Fee for non-sufficient ACH items	\$28.00
Courtesy Pay – Per item paid	\$28.00
Stop Payment Fee – Fee for placing a Stop Payment order	\$25.00
Negative Balance Fee – Per item per occurrence - Overdrawn draft card	\$28.00
Negative Balance Fee – Per item per occurrence - Overdrawn at ATM	\$28.00
Convenience Temporary Checks – For temporary drafts (4)	\$2.00
Check Order Billing	Varies according to style and quantity
ACH Redeposit Fee – Fee for redeposit of ACH item	\$25.00
Levy/Attachment Fee	\$50.00
Escheatment Fee	\$50.00

CLERICAL FEES

Statement Copy/Account Print Out Fee – Fee for each monthly statement, document copy, or account print out	\$2.00
Research Fee – Per hour charge for account reconciliation or research. Minimum Charge \$10.00	\$25.00
Per Item Fee –	\$2.00

ATM/POINT OF SALE (POS) FEES

Per transaction at Northeast ATM's	NO CHARGE
ATM Fee – Per transaction at non-NECU (foreign) ATM machine	\$1.00
ATM Fee – Per transaction at POS with ATM Card, VISA Credit or Check Card	\$0.20
using "ATM/debit card" payment option (Low Usage, Club & Proprietor/Member Business Checking only)	
VISA Check Card Transaction Fee – At POS using "credit card" payment option	NO CHARGE
ISA Fee – 1% of transaction amount for VISA charges done in foreign currency/country Fee varies based on dollar amount of transaction	

WIRE/TELEPHONE TRANSFER FEES

Bank to Bank Transfer – Wire transfer (within US)	\$20.00
International Wire Fee – Wire transfer (outside US)	\$50.00
Incoming Wire Fee	\$5.00
Withdrawal Fee – Telephone transfer fee - MSR assisted	\$3.00
QuikTel Service – Telephone transfers through QuikTel	NO CHARGE
Originate ACH payment of NECU loan (excluding Visa) – MSR assisted	\$5.00

MONEY ORDER & OFFICIAL CHECK FEES

American Express Gift Checks – Fee for each \$25, \$50 or \$100 gift check	\$2.50
American Express Traveler's Checks	1% of amount purchased
American Express Traveler's Checks for Two –	\$1.50 per \$100.00
Money Order Fee – Per item fee for Money Orders	\$3.00
Official Check Fee – Per item fee for Official Checks less than \$500.00	\$3.00
Official Check Stop Payment Fee – (Check can only be stopped if lost or stolen.)	\$25.00

Maine Residents only - If you have a dispute with your credit union regarding your deposit or share account, you may contact the credit union and attempt to resolve the problem directly. If the credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>.