

**NSWC FCU**  
**Consumer Fee Schedule**  
(effective May 8, 2017)

<b>Checking &amp; Savings Accounts</b>	
Overdraft Transfer (from established Overdraft Protection, not Overdraft Privilege)	\$5.00 per item
Overdraft (items paid resulting in a negative balance)	\$31.00 per item
NSF (items returned unpaid)	\$31.00 per item
Stop Payment on check written by member	\$31.00 per item
Returned Deposit Item (items deposited or cashed but subsequently returned unpaid)	\$20.00 per item
Returned Payment - Mortgage	\$15.00 per item
Closed Account Return Fee	\$31.00 per item
Copy Fee (paid checks other documents, excluding statements)	\$1.50 per item
Garnishment Fee	\$25.00 per occurrence
Collection Fee	\$25.00 per occurrence
Inactive Account Fee Account inactive (no transactions) for 6 months or more	\$3.00 per month
Account Research	\$20 per hour; 1 hour minimum
Statement Copies (Interim, Monthly or Quarterly)	\$5.00 per statement
Money Orders	\$2.00 per item
Official Checks	\$2.00 per item
Bad Address Fee	\$5.00 per item
Share Draft Printing	varies by design
<b>Credit &amp; Debit Cards/Electronic Transactions</b>	
ATM Foreign Transaction Fee	None
International Transaction Fee (Debit & Credit Cards)	Single Currency - Transactions made in foreign countries and in U.S. Dollars-.8% of the transaction. Multi-Currency-Transactions made in foreign countries and in foreign currency - 1% of the transaction.
Card Reissue Fee (ATM, Debit Card or Credit Card)	\$10.00 per card; one free per calendar year
Stop Payment on Credit & Debit transactions, excluding HELOC Visa	\$29.00 per item
Express Credit & Debit Card	\$50.00 per request
Hand Posted ACH transaction/ACH Exception fee	\$5.00 per transaction
<i>Bill Pay Overnight Delivery Fee (check)</i>	<i>\$19.95 per item</i>
<i>Bill Pay Guaranteed 2 Day Fee (check)</i>	<i>\$14.95 per item</i>
<i>Bill Pay Guaranteed 2 Day ACH Fee</i>	<i>\$4.95 per item</i>
Wire Transfers (domestic)	\$20.00 per wire
Real Time P2P	\$1.00 per transfer
<b>Safe Deposit Box Annual Rental:</b>	
3x5	\$45.00
5x5	\$50.00
3x10	\$65.00
5x10	\$75.00
Duplicate Safe Deposit Box Key	\$15.00