

## NBCU FEE SCHEDULE

This fee schedule supersedes any fees list on the account disclosure pamphlet.

Effective January 1, 2020

### ACCOUNT FEES

ACH / Draft / Bill Pay Return / Overdraft Fee (Based on available account balance**)	\$30.00
Credit Deposit Verification	\$ 5.00
Excess Withdraw Fee Under Reg. D (each)	\$ 1.00
Interim Account History (printed statement)	\$ 2.00
Lifetime Membership Fee	\$0.25
Monthly Service Fee No Charge*	
*Low Limit Fee - below \$5 minimum balance (per month)	\$ 3.00
No Share Draft Account Return Item Fee	\$30.00
4 Free NBCU checks per month made payable to account holder	\$ 0.00
NBCU Check Fee made payable to third party	\$ 5.00
Share Draft Return / Uncollected / Overdraft Fee – Personal Account (Based on available account balance**)	\$30.00
Share Draft Return / Uncollected / Overdraft Fee – Business Account	\$30.00
Share Draft Copy (available free online for 90 days)	
Draft copies unavailable when cleared through ACH	\$ 6.00
Share Draft Order (Price varies according to style) Call NBCU for Details	
Stop Payment ACH / Draft / Bill Pay (one item)	\$15.00
Stop Payment (Range of Drafts/ACH/Bill Pays)	\$30.00

### STAR® ATM - DEBIT CARDS

Annual / Monthly Service	\$0.00
ATM Opt-In Overdraft Fee (Based on available account balance**)	\$30.00
ATM/Debit Card Replacement Card Fee	\$6.50
Balance Inquiry	No Charge
Closed Account Fee (if closed within 60 days of creation)	\$5.00
Deposits	No Charge
Expedited Replacement Card Fee	At Cost
MasterCard® Debit Card International Cross Border Fee	0.9%
Withdrawals and Transfers (over 10 per month)	\$1.00 each

### OTHER SERVICE FEES

Account Research / Reconciliation Fee (per hour)	\$25.00
Audio Response Service / Online Service	No Charge
Bill Pay Inactivity Fee (When less than 3 bills deducted per month)	\$5.00
Money Order (each)	\$2.00
Coin Counting NBCU reserves the right to charge 7% for currency and coin counting.	
Copy of an Account / VISA® Statement (per page) (Visa prior to October 2016)	\$2.00
Copy of Money Order (each)	\$6.00
Copy of Official NBCU Check	\$10.00
Dormant Account Fee (per month after 2 years of inactivity)	\$10.00

Duplicate Title Fee	At Cost + processing fee of \$5.00
Eye-Post Terms and Conditions Violation	\$25.00
Escheat Fee (per account)	\$50.00
Express Delivery Fee (above 3rd party cost)	\$5.00
Facsimile Service (per page)	\$3.00
Fee for Missing and Incorrect Name/SS#/TIN	IRS fee
Foreign Check Deposit	At Cost
Foreign Check Deposit Return	At Cost
Incorrect Address Fee (per month)	\$5.00
Inactive Account Fee (after one year of inactivity)	\$10.00
IRA Account Closure	\$10.00
Lien / Levy Garnishment / Writ Fee (per item)	\$75.00
Loan Late Fee	\$25.00
Loan Research / Reconciliation Fee (per hour)	\$25.00
Money Order Stop Payment Fee (per item)	\$10.00
Medallion Signature Guarantee (per item)	\$5.00
Replacement VISA® Gift Card Fee	\$10.00
Returned Deposit Item (in office / ATM)	\$30.00
Return Mail Fee	\$1.50 or Cost (Greater of)
Skip-a-pay Fee (in selected months)	\$30.00
Stop Payment Fee (of official NBCU check)	\$25.00
VISA® Gift Card Purchase (per card)	\$2.50
VISA® Gift Card Monthly Service Fee (in thirteenth month of non-use)	\$5.00
Travelex foreign currency handling fee (on purchases)	\$12.00
Travelex foreign currency shipping fee (on sales)	At cost
Western Union	\$25.00 or Cost (Greater of)
Personal Account Wire Transfer Outgoing (domestic)	\$20.00
Personal Account Wire Transfer Outgoing (international)	\$35.00
Business Wire Transfer Incoming (domestic)	\$20.00
Business Wire Transfer Outgoing (domestic)	\$35.00
Business Wire Transfer Incoming (international)	\$30.00
Business Wire Transfer Outgoing (international)	\$50.00

Norristown Bell reserves the right to waive any fee at its discretion when extenuating circumstances exist.

\*\*NBCU will not assess overdraft fees on accounts with insufficient available funds only for authorized transactions where pending authorizations correspond exactly to postings. Any subsequent transaction may be subject to overdraft fees if the subsequent transaction causes an overdraft).