Fee Schedule

Fewer Fees. That's the NuMark Family Difference.

Effective March 1, 2021

Free Services		
Mobile Deposit	Mobile and Online Banking	Mobile and Online Bill Pay
Visa Debit Card	NuMark ATM Transactions	Person-to-Person Payments
E-Statements	Incoming Wire Transfers	Notary Public

Checking Accounts	
Common Cents Checking	FREE
High Yield Checking	FREE
NuDreams Checking (Youth)	FREE
NuStart Checking	$5.00/month

Bill Payment Services	
Online Bill Payment	**FREE**
Gift Check	$2.99
Charitable Donation	$1.99
Next Business Day Check Delivery	$19.95
Second Business Day Check Delivery	$14.95
Second Business Day Electronic Delivery (if available)	$4.95

ATM/Debit Card Services	
ATM Card *(grandfathered accounts only)*	$4.00/month
ATM Withdrawal at Non NuMark ATM	$1.50 (First 4 Free)[1]
Balance Inquiry at Non NuMark ATM	$1.50 (First 4 Free)[1]
ATM/Debit Card Non Sufficient Funds (NSF) or Courtesy Pay	$30.00
Inactive Debit Card Fee (No use in 6 months or more)	$5.00/month
Visa® International Transaction Fee	1%
PIN Replacement	**FREE**
Plastic Card Replacement	$10.00
Rush Debit Card Replacement	$30.00
Withdrawal at NuMark ATM Locations	**FREE**

Notice Regarding Fees by Others

If you use an ATM that is not operated by us or one that does not have a surcharge free display for Credit Union card holders, you may be charged a fee by the operator of the machine and/or by an automated transfer network. Our NuMark Credit Union Visa Debit Cards can be used at ATM machines displaying the following logos: Visa; MasterCard; Alliance One; Exchange; Star; Cirrus; Co-op Network; Allpoint.

[1]Does not apply to Common Cents Checking and High Yield Checking

Wire Transfers:	
Domestic Wire: Available Monday – Friday with 4:00pm cut off time	$22.00
Incoming Wire: Available Monday – Friday with 4:00pm cut off time	**FREE**
International Wire: Available Monday – Friday with 3:00pm cut off time	$40.00

Miscellaneous Services	
Accounts Closed Within 60 Days of Opening	$25.00
Account Reconciliation Services	$25.00/hour
Account Research Fee	$50.00/hour
Cashier's/Official Check	$5.00
Check by Phone	$11.00
Check Printing	Varies by Design
Coin Counting Fee (Available at select locations)	7% of Total
Deposit Checks Returned Unpaid *(in-person or by ATM/debit card)*	$15.00/check
Excessive Withdrawal Fee *(Share savings and money market accounts only)*	$5.00/each (First 6 free)
Express Mail Fee	Actual Cost + $5.00
Foreign or Other Check Collection Item	Actual or $10.00 minimum[1]
Garnishment, Levy or Subpoena Processing	$100.00[2]
Goal Saver Withdrawal	$20.00 (1 Free per quarter)
Inactive Member Fee *(After 12 months of no activity on all shares and loans)*	$5.00/month
IRA Closing Fee	$10.00
Money Order	$2.00
Non-Sufficient Funds (NSF) or Courtesy Pay *(Fee applies when overdraft is created by check, in person, in-person withdrawal, online bill payment, electronic/ACH debit or by ATM/debit card)*	$30.00/item
Ordered Coin	$.05/roll
Overdraft Protection Transfer of Funds from Savings[3]	**FREE**
Paper Statements	$2.50/Statement
Returned Deposited Item *(Draft or ACH)*	$15.00/check
Returned Mail/Statement Fee	$15.00/month
Savings Bond Redemption *(One bond per visit limit for non-members)*	FREE
Skip-A-Payment	$30.00/loan
Stop Payment	$25.00
Unclaimed Property Processing	$50.00

[1]Other fees may apply, see account disclosure. [2]Or maximum allowed by law if less than $100.
[3]Except where excessive withdrawal fees apply.

Please provide 24-hour advance notice for large cash withdrawals