

CARD SERVICES

Replacement ATM/Visa Debit Card	\$6.00
ATM Withdrawal Daily Dollar Limit	\$400.00 per day
Debit Card Daily Purchase Limits	
Secure Checking, Premier Checking, Select Checking, Classic Checking**	\$2,000.00 per day
<i>**Members under 25 years of age \$500 per day</i>	

*ATM Transaction Fee <i>(Unlimited transactions at all FNCU branch ITM/ATMs.)</i>	\$2.50 per transaction over 4 each month
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Visit our website firstnebraska.org for a listing of surcharge-free ATMs.

ATM Deposit Disclosure

If you make a deposit at an ITM/ATM, \$100.00 of that deposit is available the same day. The remainder of the deposit is not available for 5 business days.

Visa Gift Card	\$4.95 per card
Visa Travel Card <i>(Premier Checking exempt)</i>	\$5.95 per card
Visa Travel Card Reload Fees	
Online reload	\$2.00 per reload
In Branch reload	\$4.00 per reload
<i>(Premier Checking discounted rate)</i>	\$2.00 per reload

CREDIT UNION SERVICES
Stop Payments

ACH Debit <i>(One-time or Permanent)</i>	\$32.00
Check	\$32.00
Official Teller Check <i>(UCC 3-312 Requires 90 day waiting period)</i>	\$32.00

Account Research

Account Balancing Assistance	\$30.00 per hour
Account Research	\$30.00 per hour
Copy of Account Activity or Statement	\$2.00 per statement
Copy of Check	\$5.00
Copy of Official Teller Check	\$5.00

Check Printing

Fee depends on style and number of boxes ordered.

Official Teller Checks

First check issued is FREE, each additional check issued that day will be assessed a fee.	\$3.00 per check
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One-time Staff Assisted Payment for Loan	\$15.00 per trans
One-time Online Payment for Loan	\$12.00 per trans

Recurring Staff Assisted Payment for Loan	\$15.00 initial setup fee
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SHARE ACCOUNTS
Money Market Transaction Limits

Money Market Checking – <i>(6) free per month</i> <i>(No new accounts offered after 04/26/21)</i>	\$5.00 per add'l trans
Advantage Plus – <i>(6) free per month</i>	\$10.00 per add'l trans
Super Saver – <i>(4) free per month</i>	\$2.00 per add'l trans

Checking Account Service Fees

Classic Checking Monthly Fee <i>(Can be waived by meeting the following criteria: Enroll in electronic statements, maintain minimum monthly balance of \$200 and have direct deposit to checking account. Primary owners under age 25, fee is waived automatically.)</i>	\$5.00 per month
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Secure Checking Monthly Fee	\$2.00 per month
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Select Checking Paper Statement Fee <i>(Can be waived by enrolling in electronic statements)</i>	\$2.00 per month
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Dormant Account Fee <i>(after 24 months of no activity)</i> <i>An account is considered dormant if after 12 months no withdrawals or deposits, other than credited dividends, have been made to the account. This fee will only apply to Share Savings Accounts with a balance under \$100.00 after 24 months of no activity.</i>	\$5.00 per month
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Bad Address Fee <i>(per returned statement)</i>	\$5.00 per statement
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Notification of Address Change <i>(from USPS)</i>	\$1.00
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NONSUFFICIENT FUNDS FEES

NSF ACH Debit <i>(electronic debit)</i>	\$32.00
NSF Check	\$32.00
Deposited Checks Returned Unpaid	\$32.00
Check Placed for Collection	\$32.00 per item

WIRE SERVICES

Domestic – Incoming	\$15.00
Domestic – Outgoing	\$25.00
Foreign – Incoming/Outgoing	\$40.00

MISCELLANEOUS SERVICES

Legal Processing <i>(Includes levy, writ, garnishment, subpoena, and requests for information from law enforcement agencies)</i>	\$75.00
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*For each non-FNCU branch ATM transaction over four, per account, per month, an ATM Transaction Fee of \$2.50 will be assessed. Other bank, credit union, and ATM operators' surcharges may apply. The ATM Transaction fee is waived for Premier Checking account holders.