

| CARD SERVICES | | SHARE ACCOUNTS | |
|---|---|---|------------------------------|
| ATM Card Initial Access <i>(Savings Account Only)</i> | \$6.00 | Money Market Transaction Limits | |
| Replacement ATM/Visa Debit Card | \$6.00 | Money Market Checking – (6) free per month <i>(No new accounts offered after 04/26/21)</i> | \$5.00 per additional trans |
| ATM Withdrawal Daily Dollar Limit | \$400.00 per day | Advantage Plus – (6) free per month | \$10.00 per additional trans |
| Debit Card Daily Purchase Limits | | Super Saver – (4) free per month | \$2.00 per additional trans |
| Secure Checking, Premier Checking, Select Checking, Classic Checking** | \$2,000.00 per day | Checking Account Service Fees | |
| **Members under 25 years of age \$500 per day | | Classic Checking Monthly Fee | \$5.00 per month |
| *ATM Transaction Fee <i>(Unlimited transactions at all FNCU branch ITM/ATMs.)</i> | \$2.50 per transaction over 4 each month | <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 waived automatically.)</i> | |
| Access to over 87,000 surcharge-free ATMs through the Allpoint and MoneyPass networks. Visit our website at firstnebraska.org for information. | | Secure Checking Monthly Fee | \$2.00 per month |
| ATM Deposit Disclosure <i>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.</i> | | Select Checking Paper Statement Fee <i>(Can be waived by enrolling in electronic statements)</i> | \$2.00 per month |
| Visa Gift Card | \$4.95 per card | Minimum Balance Fees | |
| Visa Travel Card <i>(Premier Checking exempt)</i> | \$5.95 per card | Premier Checking <i>(balance below \$2,500.00)</i> | \$10.00 per month |
| Visa Travel Card Reload Fees | | Money Market Checking <i>(balance below \$2,500.00)</i> | \$15.00 per month |
| Online reload | \$2.00 per reload | Advantage Plus Money Market <i>(balance below \$2,500.00)</i> | \$10.00 per month |
| In Branch reload | \$4.00 per reload | Super Saver Money Market <i>(balance below \$5,000.00)</i> | \$15.00 per month |
| <i>(Premier Checking discounted rate)</i> | \$2.00 per reload | Dormant Account Fee <i>(after 24 months of no activity)</i> | \$5.00 per month |
| | | <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> | |
| | | Bad Address Fee <i>(per returned statement)</i> | \$5.00 per statement |
| | | Notification of Address Change <i>(from USPS)</i> | \$1.00 |
| CREDIT UNION SERVICES | | NONSUFFICIENT FUNDS FEES | |
| Stop Payments | | NSF ACH Debit <i>(electronic debit)</i> | \$32.00 |
| ACH Debit <i>(One-time or Permanent)</i> | \$32.00 | NSF Check | \$32.00 |
| Check | \$32.00 | Deposited Checks Returned Unpaid | \$32.00 |
| Official Teller Check <i>(UCC 3-312 Requires 90 day waiting period)</i> | \$32.00 | Check Placed for Collection | \$32.00 per item |
| Account Research | | WIRE SERVICES | |
| Account Activity Printout | \$2.00 per page | Domestic – Incoming | \$15.00 |
| Account Balancing Assistance | \$30.00 per hour | Domestic – Outgoing | \$25.00 |
| Account Research | \$30.00 per hour | Foreign – Incoming/Outgoing | \$40.00 |
| Copy of Statement | \$2.00 per page | | |
| Copy of Check | \$5.00 | MISCELLANEOUS SERVICES | |
| Copy of Official Teller Check | \$5.00 | Legal Processing | \$75.00 |
| Check Printing | | <i>(Includes levy, writ, garnishment, subpoena, and requests for information from law enforcement agencies)</i> | |
| 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 | | |
| 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 | | |

*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.