

CARD SERVICES

ATM Card Initial Access <i>(Savings Account Only)</i>	\$6.00
Replacement ATM/Visa Debit Card	\$6.00
ATM/Visa Debit Card Rush Delivery	\$50.00
ATM Withdrawal Daily Dollar Limit <i>(\$200.00 per day limit for Smart Start Checking Only)</i>	\$400.00 per day
Debit Card Daily Purchase Limits	
First Class, Preferred & Premier Checking	\$2,000.00 per day
Classic Checking	\$1,000.00 per day
Basic Checking	\$500.00 per day
Smart Start Checking	\$300.00 per day
*ATM Transaction Fee <i>(Unlimited transactions at all FNCU branch ITM/ATM's.)</i>	\$2.50 per transaction over 4 each month
Access to over 87,000 surcharge-free ATMs through the Allpoint and MoneyPass networks. Visit our website at firstnebraska.org for information.	
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>	
Visa Gift Card	\$4.95 per card
Visa Travel Card <i>(Preferred & 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>Preferred & Premier Checking (discounted rate)</i>	\$2.00 per reload

CREDIT UNION SERVICES

Stop Payments	
ACH Debit <i>(One-time or Permanent)</i>	\$29.00
Check	\$29.00
Bill Pay Check <i>(Available on check payments only)</i>	\$29.00
Official Teller Check <i>(UCC 3-312 Requires 90 day waiting period)</i>	\$29.00
Account Research	
Account Activity Printout	\$2.00 per page
Account Balancing Assistance	\$20.00 per hour
Account Research	\$20.00 per hour
Copy of Statement	\$2.00 per page
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.	\$2.00 per check
One-time Staff Assisted Payment for Loan	\$15.00 per trans
One-time Online Payment for Loan	\$10.00 per trans
Recurring Staff Assisted Payment for Loan	\$15.00 initial setup fee

SHARE ACCOUNTS

Money Market Transaction Limits	
Money Market Checking – (6) free per month	\$5.00 per additional trans
Advantage Plus – (6) free per month	\$10.00 per additional trans
Super Saver – (4) free per month	\$2.00 per additional trans
Checking Account Service Fees	
Basic Checking	\$5.00 per month
First Class Checking	\$2.00 per month
Preferred Checking	\$2.00 per month
Minimum Balance Fees	
Classic Checking <i>(balance below \$200.00)</i>	\$3.00 per month
Premier Checking <i>(balance below \$2,500.00)</i>	\$10.00 per month
Money Market Checking <i>(balance below \$2,500.00)</i>	\$15.00 per month
Advantage Plus Money Market <i>(balance below \$2,500.00)</i>	\$10.00 per month
Super Saver Money Market <i>(balance below \$5,000.00)</i>	\$15.00 per month
Account Closure Fees	
Reopen a closed savings account <i>(closed by credit union)</i>	\$25.00
Reopen a closed checking account <i>(closed by credit union)</i>	\$25.00
Reopen a closed checking account <i>(within 90 days of closure)</i>	\$25.00
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>	\$1.00 per month
Bad Address Fee <i>(per returned statement)</i>	\$5.00 per statement
Notification of Address Change <i>(from USPS)</i>	\$1.00

NONSUFFICIENT FUNDS FEES

NSF ACH Debit <i>(electronic debit)</i>	\$29.00
NSF ATM Withdrawal	\$29.00
NSF Debit Card Purchase	\$29.00
NSF Online Bill Payment	\$29.00
NSF Check	\$29.00
Deposited Checks Returned Unpaid	\$15.00
Deposited Checks Returned Unpaid <i>(personal check drawn on you for a loan pmt or account deposit)</i>	\$25.00
Check Placed for Collection	\$25.00 per item

WIRE SERVICES

Domestic – Incoming	\$15.00
Domestic – Outgoing	\$20.00
Foreign – Incoming/Outgoing	\$30.00

MISCELLANEOUS SERVICES

Legal Processing <i>(Includes levy, writ, garnishment, subpoena, and requests for information from law enforcement agencies)</i>	\$50.00
--	---------

*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.