



# FEE SCHEDULE

Effective January 1, 2022

CARD SERVICES		SHARE ACCOUNTS	
<b>ATM Card Initial Access</b> <i>(Savings Account Only)</i>	\$6.00	<b>Money Market Transaction Limits</b>	
<b>Replacement ATM/Visa Debit Card</b>	\$6.00	Money Market Checking – (6) free per month <i>(No new accounts offered after 04/26/21)</i>	\$5.00 per additional trans
<b>ATM Withdrawal Daily Dollar Limit</b>	\$400.00 per day	Advantage Plus – (6) free per month	\$10.00 per additional trans
<b>Debit Card Daily Purchase Limits</b>		Super Saver – (4) free per month	\$2.00 per additional trans
Secure Checking, Premier Checking, Select Checking, Classic Checking**	\$2,000.00 per day	<b>Checking Account Service Fees</b>	
**Members under 25 years of age \$500 per day		Classic Checking Monthly Fee	\$5.00 per month
<b>*ATM Transaction Fee</b> <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 <a href="http://firstnebraska.org">firstnebraska.org</a> for information.		Secure Checking Monthly Fee	\$2.00 per month
<b>ATM Deposit Disclosure</b> <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
<b>Visa Gift Card</b>	\$4.95 per card	<b>Minimum Balance Fees</b>	
<b>Visa Travel Card</b> <i>(Premier Checking exempt)</i>	\$5.95 per card	Premier Checking <i>(balance below \$2,500.00)</i>	\$10.00 per month
<b>Visa Travel Card Reload Fees</b>		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	<b>Dormant Account Fee</b> <i>(after 24 months of no activity)</i>	\$1.00 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>	
		<b>Bad Address Fee</b> <i>(per returned statement)</i>	\$5.00 per statement
		<b>Notification of Address Change</b> <i>(from USPS)</i>	\$1.00
CREDIT UNION SERVICES		NONSUFFICIENT FUNDS FEES	
<b>Stop Payments</b>		<b>NSF ACH Debit</b> <i>(electronic debit)</i>	\$29.00
ACH Debit <i>(One-time or Permanent)</i>	\$29.00	<b>NSF ATM Withdrawal</b>	\$29.00
Check	\$29.00	<b>NSF Debit Card Purchase</b>	\$29.00
Bill Pay Check <i>(Available on check payments only)</i>	\$29.00	<b>NSF Check</b>	\$29.00
Official Teller Check <i>(UCC 3-312 Requires 90 day waiting period)</i>	\$29.00	<b>Deposited Checks Returned Unpaid</b>	\$15.00
<b>Account Research</b>		<b>Check Placed for Collection</b>	\$25.00 per item
Account Activity Printout	\$2.00 per page		
Account Balancing Assistance	\$20.00 per hour	WIRE SERVICES	
Account Research	\$20.00 per hour	<b>Domestic – Incoming</b>	\$15.00
Copy of Statement	\$2.00 per page	<b>Domestic – Outgoing</b>	\$20.00
Copy of Check	\$5.00	<b>Foreign – Incoming/Outgoing</b>	\$30.00
Copy of Official Teller Check	\$5.00		
<b>Check Printing</b>		MISCELLANEOUS SERVICES	
Fee depends on style and number of boxes ordered		<b>Legal Processing</b>	\$50.00
<b>Official Teller Checks</b>		<i>(Includes levy, writ, garnishment, subpoena, and requests for information from law enforcement agencies)</i>	
First check issued is FREE, each additional check issued that day will be assessed a fee.	\$2.00 per check		
<b>One-time Staff Assisted Payment for Loan</b>	\$15.00 per trans		
<b>One-time Online Payment for Loan</b>	\$10.00 per trans		
<b>Recurring Staff Assisted Payment for Loan</b>	\$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.

## Notice of Change

Effective March 1, 2022

First Nebraska Credit Union is amending its Fee Schedule. The following changes will become effective on or after March 1, 2022.

### Stop Payments

ACH Debit, Check, Bill Pay Check, Official Teller Check \$32.00

### Account Research

Account Balancing Assistance, Account Research \$30.00 per hour

### Official Teller Checks

First check issued is FREE, each additional check issued that day will be assessed a fee. \$3.00 per check

### Dormant Account Fee *(After 24 months of no activity)*

*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.* \$5.00 per month

### NonSufficient Funds Fees (NSF Fees)

NSF ACH Debit, NSF ATM Withdrawal, NSF Debit Card Purchase, NSF Check \$32.00

Deposited Check Returned Unpaid \$32.00

Check Placed for Collection \$32.00 per item

### Wire Services

Domestic – Outgoing \$25.00

Foreign – Incoming/Outgoing \$40.00

### Miscellaneous Services

Legal Processing \$75.00

*(Includes levy, writ, garnishment, subpoena, and requests for information from law enforcement agencies)*

For a full listing of our Fee Schedule go to [firstnebraska.org](http://firstnebraska.org).