



800.983.6828
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NorthStar's Fee Schedule

Account Balance Below \$5 minimum	\$2.00 /month	
Account Closing Fee <i>(If account is closed within three months of opening)</i>	\$5.00	
Account Reconciliation <i>(Per Hour)</i>	\$15.00	
Account Research <i>(Per Hour)</i>	\$25.00	
Appraisal & Title Fee <i>(Home Equity)</i>	\$250.00 - \$375.00	
ATM/Debit Card		
Unlimited ATM Transactions on NSCU-Owned ATMs	NO CHARGE	
Card Replacement	\$10.00	
PIN Replacement	\$5.00	
Deposit/Point-of-Sale Transaction	NO CHARGE	
Withdrawal and/or Transfer		
1 to 6 Per Month	NO CHARGE	
7 or More	\$1.00 each	
Audio Response <i>(Any Transaction)</i>	NO CHARGE	
Bill-Pay	NO CHARGE	
Cashier's & Certified Check	\$10.00	
Check Withdrawals by Phone	\$5.00	
Check Copy	\$3.00	
Collection Item	\$30.00	
Corporate Check <i>(Fee waived if aggregate average daily balance is equal to or greater than \$500.00)</i>	\$5.00	
CU Money Gift Cards	\$4.00	
CU Money General Purpose Card	\$4.00	
CU Money Travel Card	\$4.00	
Dormant Account <i>(Fee applies per month after 12 months)</i>		\$5.00 / month
Duplicate Pay-Off		
Letter/Mortgage Release	\$25.00	
E-Statements	NO CHARGE	
Garnishment/Levy/Citation	\$50.00	
Home Equity Application	NO CHARGE	



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Home Equity Line of Credit <i>(Annual Administration Fee)</i>	\$35.00
IRA Annual Maintenance Fee	\$10.00
Late Loan Payment	\$30.00 or 5% of interest due <i>(whichever is higher)</i>
Loan Application	NO CHARGE
Money Order	\$2.00
Mortgage Subordinations	\$100.00
Notary	NO CHARGE
On-line Banking	NO CHARGE
Overnight Courier Fee	\$25.00
Overdraft Fee	\$30.00
Reg D Violation Fee <i>(Fee applies per transaction after 6 allowed per month)</i>	\$2.00 each
Return Deposit Check	\$30.00
Returned Deposit Third Party Check	\$10.00
Returned Mail	\$5.00/Item
Returned Statement Fee	\$10.00
Savings Bond <i>(Issue and Redemption)</i>	NO CHARGE
Statement Copy (Per Month)	\$1.00
Stop Payment (Block)	\$25.00
Stop Payment (Single)	\$22.00
Stop Payment for ACH Items	\$22.00
Telephone Transfer <i>(3 Free Per Month)</i>	\$5.00
Temporary Checks <i>(Eight check minimum)</i>	\$1.00/Check
Uncollected Funds	\$30.00
Verification of Deposits	\$5.00
VISA Programs See disclosure that was included with card	
Western Union Wire Transfer <i>(Domestic)</i>	\$25.00
<i>(International)</i>	Varies \$29.00 - \$54.00
Wire Transfer (Continental United States) ...	\$22.00
Wire Transfer (Foreign)	\$40.00