

Effective date

6/3/2019



| Complimentary Member Services | |
|---|----------|
| Membership Fee | Free |
| Bill/ E-Statements | Free |
| ATM Transactions | Free |
| NSF/ Late Fees | |
| ACH Returned Item / Share Draft | \$ 30.00 |
| NSF (Non Sufficient Funds) Fee Per Item | \$ 30.00 |
| Card Fees | |
| Replacement ATM/Debit/Credit Card | \$ 10.00 |
| General Fees | |
| Cashiers Check Fee | \$ 5.00 |
| Photo Copy per page | \$ 0.25 |
| Account Research (per hour) | \$ 45.00 |
| Stop Payment on Draft or ACH | \$ 10.00 |
| Wires (outgoing Domestic) | \$ 35.00 |
| Wires (outgoing International) | \$ 50.00 |
| Wires (incoming) | \$ - |
| Member Overnight Documents (Rush Services) | \$ 35.00 |
| Processing Legal Documents (levies, subpoenas, etc) | \$ 20.00 |
| Returned Mail Fee | \$ 5.00 |
| Inactive Member Fee (monthly) | \$ 5.00 |
| Deposit Return Fee Per Item | \$ 5.00 |
| ATM Deposit Adjustments | \$ 5.00 |
| Notary Service Fee (CU documents free) | \$ 15.00 |
| Business Account Monthly Fee | Varies |
| Member generated incoming ACH origination | \$ 1.00 |
| Member generated outgoing ACH origination | \$ 2.00 |

Our fees are charged on a "cost recovery" basis only. The fees we do charge are not intended as a means to generate revenue, but as a way to recover its costs incurred by the credit union. The cost recovery schedule is incorporated as part of your agreement with North Bay Credit Union. If you have any questions please call us at 707-584-0384 or email at info@northbaycu.com.