



2025 Schedule of Fees

Effective September 1, 2025

The following fees may be assessed against your account and are subject to change without notice except as required by law. Some fees may be waived on qualifying accounts. Please refer to specific product fee terms for additional information.

Electronic Banking Services	
Online Banking, Mobile Banking, Telephone Banking	Free
E-Statements	Free
Expedited Bill Payment	\$5 each

ATM's and Debit Cards	
In-Network ATM Transactions <i>NIHFCU ATMs and over 30,000 surcharge-free Co-Op and Alliance One ATMs nationwide.</i>	Free
1 Out-of-Network ATM Transactions <i>Transactions and/or inquiries at non-NIHFCU ATMs</i>	No fee from NIHFCU. However, a variable surcharge from the ATM owner may apply
Non-US Debit Card Transactions	1% of amount
Visa Debit Card Replacement	\$5 (\$25 for expedited delivery)

Account Services	
Account Number Change <i>Fee waived in cases of fraud</i>	\$20
Account Reconciliation	\$20 per hour (1 hour minimum)
2 Account Research	\$20 per hour (1 hour minimum)
Account Verification Letter	\$10 each
Attachment or Levy on Account	\$75 each
Verification of Deposit (VOD letter)	\$15 each
Bad Address <i>Fee is charged when mail is returned to NIHFCU by the post office as undeliverable.</i>	\$5 per month
Inactive Account <i>Fee assessed when an account becomes dormant. Dormant Account = any deposit account that has not had a member-initiated transaction for over a period of 12 consecutive months. Fee waived if you have other active deposit and loan accounts with NIHFCU.</i>	\$10 per year if balance is less or equal to \$50 \$20 per year if balance is greater than \$50

Paper Statement and Copies	
Paid Cashier's Check Copies	\$5 each
Paid Check/Draft Photocopy	\$5 each
3 Paper Statements Mailed (Consumer) Paper Statement Mailed (Business)	\$2 per Statement Cycle \$3 per Statement Cycle
4 Statement Copies (Consumer) Statement Copies (Business)	\$2 per page \$3 per page

Non-Sufficient Funds (NSF)	
Paid Consumer & Business NSF Items- active enrollment in the Courtesy Pay program is required. Per Item less than \$10.01 Per Item greater than \$10.01	No Fee \$30 per item
5 Returned Unpaid NSF Items (consumer) 5 Returned Unpaid NSF Items (business)	\$30 per item \$35 per item
Returned Deposited/Cashed Item <i>Written by Account Owner</i>	\$30 per item

Stop Payments and Check Replacements	
Check/Draft or ACH	\$20 each
Stop Payments	\$30 each
Cashier's Check Refund/Replacement	\$20 each

Consumer Checking Account Monthly Fees	
CompleteCare Checking	\$6.95 per month Waived with an Average Daily Balance greater than \$20,000 in this account.
StandardCare Checking (<i>formerly CareFree checking</i>)	No monthly fee

Business Checking Account Monthly Fees	
CareFree for Business checking - Transactions - Cash Deposits - Batch Check Scanner Rental Fee	No fee up to 200 transactions, then \$0.50 per No fee up to \$5,000, then \$0.30 per \$100 \$40
TotalCare for Business checking - Transactions - Cash Deposits - Batch Check Scanner Rental Fee	No fee up to 500 transactions, then \$0.50 per No fee up to \$10,000, then \$0.30 per \$100 No fee

Wire Transfer Services	
Incoming –Domestic and International - Consumer Accounts - Business Accounts	\$10 (Waived for CompleteCare Checking holders) \$10 (Waived for Total Care Business holders)
Outgoing – Domestic - Consumer Accounts - Business Accounts	\$20 (2 free per month for CompleteCare Checking) \$20 (CareFree Business holders) \$15 (Totalcare Business holders)
Outgoing – International - Consumer Accounts - Business Accounts	\$40 \$40 (CareFree Business holders) \$20 (Totalcare Business holders)

Miscellaneous Services	
Cashier's Checks - Consumer Accounts - Business Accounts	\$7 (1 free per month for CompleteCare Checking) \$10 (CareFree Business holders) 1 Free per month then \$10 each (Totalcare Business holders)
6 Check Printing	<i>Speak to an NIHFCU representative for price list</i>
Special Collection	Cost plus \$5
Notary Service	\$1 per page (NIHFCU members) \$2 per page (non-members)
Bond Redemption	Free for members \$3 per item (non-members)
7 Mortgage & Home Equity Loan Payoff Processing	\$35 per request

Safe Deposit Box Annual Fees	
2 x 5" box: \$40.00	3 x 10" box: \$70.00
3 x 5" box: \$45.00	5 x 10" box: \$90.00
5 x 5" box: \$60.00	10 x 10" box: \$150
Other fees	
Drilling Fee: Actual cost; New Key: Actual Cost	

Fee Waivers and Terms:

Aggregate balances for fee waiver purposes means the combination of all NIHFCU savings account balances (based on average daily balance) and all outstanding NIHFCU loan balances, excluding first mortgages (not credit limits) held under the same member number. **(Does not apply to Business Accounts)**

Average Daily Balance If a fee waiver requires a minimum average daily aggregate or savings balance, the balances for each day of the statement cycle will be added together and divided by the number of days in the

cycle to determine the average daily balance, and the fee waiver will apply if the average daily balance for the cycle is at or above the minimum.

Balance Tracking Balances are tracked by member number, not member name. If a fee waiver requires a minimum daily aggregate or savings balance, the fee waiver will apply to any statement cycle in which the balance remains at or above the required minimum each day of the cycle.

Courtesy Pay This service is made available to members who maintain an eligible checking account. While the main Courtesy Pay program does not cover all transactions, like ATM or Daily debits, the member can opt-in to the Plus program where these transactions are covered. The terms and conditions can be found in the Membership and Account Agreement. A per item fee applies to this service, based on the published fee disclosure.

Direct Deposit means a monthly direct deposit of at least \$1,000 to NIHFCU savings, checking or money market account.

Surcharge-free ATM Networks: Surcharge free networks include NIHFCU, Credit Union Service Center Shared Branch, CO-OP and Alliance One. Members may also use Mid-Atlantic FCU ATMs with no surcharges. NIHFCU participates in a network of over 30,000 ATMs and foreign ATM fees may vary based on provider.

Savings balances for fee waiver purposes means the combination of all Share Savings, Checking, Money Market, Holiday, You-Name-It, and Time Share Certificate account average daily balances held under the same member number. **(Does not apply to Business Accounts)**

1 Non-Participating ATM Transactions-Fee Waivers per account type

TotalCare Business Accounts- First (3) three checking transactions free then \$2.50 each per month. This waiver does not apply to non-checking account transactions.

2 Account Research-Effective 09/09/2022, the Account Reconciliation Fee was combined with the Account Research Fee @\$20 per hour.

3 Paper Statements Fee does not apply to Upgrade Members (all Upgrade Members are provided with e-statements), Complete Care Checking Members or Members who are currently enrolled in E-statements. *Effective 09/09/2022*

4 Statement Copies- Per our current Record Retention Policy, only the past 7 years of statements are available for printing. Any further inquiries could incur further Account Research fees. *Effective 09/09/2022.*

5 Overdrafts- If, on any day, the available balance in your share or deposit account is not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have sufficient available balance in order to pay for an item. We will charge one NSF fee for each unique item presented for payment when funds are not available. Should this same unique item be represented, on a subsequent business day (within 28 calendar days) and the funds are not available, the item will be returned unpaid. The credit union will not assess an additional NSF fee on the subsequent business day for the representation of the unique item. If at any time the credit union pays a represented item via courtesy pay, a courtesy pay fee will be charged.

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our other service you may have authorized with us or, if you do not have such protections with us, in accordance any overdraft payment policy we have, as applicable.

Negative checking balances must be repaid within 30 days. ***Certain restrictions apply as NSF items will be paid for checking accounts only; they are not paid on money market accounts even if they have checking privileges.*** Unless an Overdraft Plan with available funds or credit is set up by a checking account owner, payment of NSF items is not guaranteed. NSF items may not be paid for on accounts fewer than 60 days old, accounts that do not receive regular deposits, accounts where any owner's funds are subject to legal process or other claims, or on accounts where any owner is in default on any obligation to NIHFCU.

The fee of \$30 per item paid on Consumer and Business Accounts will only be assessed on transactions of \$10.01 or greater. Active enrollment in the Courtesy Pay program required. *Effective 09/09/2022*

6 Check Printing- The member is responsible for all express shipping charges for Check orders

7 Mortgage & Home Equity Payoff Processing is a fee that is assessed when a payoff request is received from a third party in conjunction with either the sale of a property or the refinance of a mortgage loan, where NIHFCU is not refinancing its existing mortgage loan.

8 Complete Care Checking

Exceptions Apply: Complete Care offers members a suite of services that may or may not be available to those members who reside outside of the United States of America.

With Early Payday, NIH Federal Credit Union may make incoming electronic direct deposits made through the Automated Clearing House (ACH) available for use up to two days before the scheduled payment date. Not all direct deposits are eligible for Early Payday. Early availability of direct deposits is not guaranteed and may vary from deposit to deposit. Early access to funds is dependent on submission of direct deposits by payor with a discernible description and standard fraud prevention restrictions. NIH Federal Credit Union is not responsible for fees or penalties from transactions in advance of an anticipated early direct deposit posting. Early Payday is available for personal accounts only. Eligible direct deposits are limited to electronic direct deposits of items such as your payroll, pension and government benefit payments made through the Automated clearing House (ACH) to your personal account. Other deposits or credits to your account, such as deposits of funds from person-to-person payment services (e.g., Zelle, Venmo, PayPal, or CashApp transfers), check or mobile deposits, and other online transfers or electronic credits are not eligible for Early Payday.

If NIH Federal Credit Union makes funds available early through Early Payday and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by NIH Federal Credit Union, NIH Federal Credit Union may debit your account for the deposit amount previously made available early, which may draw your account into a negative balance.

Due to IRS tax reporting requirements, the service may not always be available (for example, Early Payday deposits will not be available to members for the last two business days of December).