

Fee Schedule and Waivers

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.

Effective as of August 30, 2018

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

ATM and Debit Cards	
In-Network ATM Transactions NIHFCU ATMs and over 30,000 surcharge-free Co-Op and Alliance One ATMs nationwide.	Free
Out-of-Network ATM Transactions Transactions and/or inquiries at out-of-network ATMs	\$1.50 each
Non-US Debit Card Transactions	1% of amount
ATM Card and Debit Card Replacement	\$5

Account Services	
Account Number Change Fee waived in cases of fraud	\$20
Account Reconciliation	\$20 per hour (1 hour minimum)
Account Research	\$15 per hour (1 hour minimum)

Account Verification Letter	\$10 Each
Attachment or Levy on Account	\$50
Verification of Deposit (VOD Letter)	\$15 each
Bad Address Fee is charged when mail is returned to NIHFCU by the post office; NIHFCU does not forward statements.	\$5 per month
Early Account Closing Fee is charged if the Primary Share Account is closed within 6 months of joining NIHFCU.	\$5
Escheat Processing	\$50 per account
Inactive Account Fee is assessed when the member has not initiated activity on any NIHFCU account or loan for one calendar year.	\$2.50/quarter for aggregate average daily balance less than \$50 \$5.00/quarter or aggregate average daily balance of \$50-\$250.00

Photo Copies and Printouts	
Paid Cashier's Check Copies	\$5 each
Paid Check/Draft Photocopy	\$5 each
Statement Copies	\$2 per page
Account History Printouts	\$1 per page

Non-Sufficient Funds (NSF)	
Paid NSF Items and Returned NSF Items ACH Debits, Online Bill Payments, ATM Withdrawals, Debit Card Purchases and Checks	\$30 per item
Returned Deposited/Cashed Item Written by Account Owner	\$30 each
Returned Deposited/Cashed Item <i>On 3rd party</i>	\$10 each

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

Wire Transfer Services	
Incoming - Foreign and Domestic	\$10 each
Outgoing – Domestic	\$20 each
Outgoing – International	\$40 each

Miscellaneous Services	
Cashier's Checks	\$7 each
Check Printing	see representative for price list
Gift Cards (when offered)	\$3.95
Money Orders	\$4 Each
Special Collection	Cost plus \$5
Travelers Checks	Free
Travelers Checks for 2	1.5% of sale
Notary Service	\$1 per page
Notary Service (Non-Members)	\$2 per page
Bond Redemption (Non-Members)	\$3 per item

Checking Account Monthly Fees (See below for fee waiver details)	
CareFree Checking	Free
TotalCare Checking	\$6.95

Safe Deposit Box Fees	
2x5" safe deposit box	\$40 per year
3x5" safe deposit box	\$45 per year
5x5" safe deposit box	\$60 per year
3x10" safe deposit box	\$70 per year
5x10" safe deposit box	\$90 per year

10x10" safe deposit box	\$150 per year
Safe deposit box drilling fee	Actual Cost
Safe deposit box new key	Actual Cost

Fee Waivers

Available with Qualifying Checking Accounts and Other Services.

Aggregate balances for fee waiver purposes means the combination of all NIHFUCU account balances and all outstanding NIHFUCU loan balances, excluding first mortgages (not credit limits) held under the same member number.

Savings balances for fee waiver purposes means the combination of all Share Savings, Checking, Money Market, Holiday, You-Name-It, and Certificate account balances held under the same member number. 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. 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.

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

ATM Fee Waivers may cover fees charged by NIHFUCU or the out-of-network ATM operator for use of an ATM, but VISA international service assessment fees are not waived.

Check printing orders exclude express delivery charges.

CareFree Checking Fee Waivers:

- 1 free cashier's check per month
- -0.25% off auto loan and signature loan rate for automatic-debit of loan payment from any institution. Cannot be combined with any other offer and total discount cannot fall below lowest rate available at time of the loan's origination.

TotalCare Checking Fee Waivers:

- No monthly account fee if member maintains a NIHFUCU credit line or loan (excluding mortgages sold with servicing released) and a minimum \$500 monthly direct deposit account. Without this relationship, a \$6.95 per month fee applies.
- NIHFUCU will waive its \$1.50 foreign ATM fee on the first 3 non-network ATM transactions per month. Unused monthly allotment will not transfer to subsequent months. ATM fees and surcharges from the ATM owner apply and will not be rebated.
- 1 Free Box of standard wallet style checks every 12 months Additional cost for premium/custom checks as well as additional orders outside of the complimentary allotment

applies.

- Unlimited Free Incoming Wires
- 2 Free Domestic Outgoing Wires per month
- 1 free cashier's check per month
- -0.50% off auto loan and signature loan rate for automatic-debit of loan payment from this account. Cannot be combined with any other offer and total discount cannot fall below lowest rate available at time of the loan's origination

The following Checking Accounts are no longer offered as of May 7, 2018

Money Manager Plus Checking Fee Waivers:

- Monthly fee waived with either (a) \$25,000 minimum average daily savings balance or (b) Direct Deposit plus a \$10,000 minimum average daily savings balance.
- No NIHFCU out-of-network ATM fees. Upon receipt of the ATM Fee Rebate Form, NIHFCU will rebate all fees assessed by out-of-network ATM Operators.
- Unlimited Free Incoming and Outgoing Wires
- 1 Free Cashier's Check Per Month
- Unlimited Free Money Orders
- 1 Free Box of Checks every 6 months (standard wallet style)
- Unlimited Free Traveler's Checks for 2

Money Manager Checking Fee Waivers:

- Monthly fee waived with Direct Deposit
- No NIHFCU out-of-network ATM fees. Upon receipt of the ATM Fee Rebate Form, NIHFCU will rebate up to \$25 per month in fees assessed by out-of-network ATM operators.
- Unlimited Free Incoming Wires
- 2 Free Outgoing Domestic Wires per month
- 1 Free Box of Checks every 6 months (standard wallet style)

Basic Checking Fee Waivers:

- Monthly fee waived with \$100 minimum average daily checking balance or \$5,000 minimum average daily aggregate balance.

The following accounts are no longer offered as of 12/24/2009:

Premier Checking:

- The \$12 monthly Below Balance Fee is waived with a \$2,500 required minimum daily balance in the checking account or has the \$25,000 required minimum aggregate daily balance. The assessed fee is deducted from the Checking Account. Balances will be evaluated on a daily basis.
- No NIHFCU fee for twelve (12) out-of-network ATM transactions per month
- 1 Free Box of Checks every 6 months (standard wallet style)
- Free regular Travelers Checks

Plus Checking:

- The \$8 monthly Below Balance Fee is waived with a \$500 required minimum daily balance in the checking account or has the \$15,000 required minimum aggregate daily balance. The assessed fee is deducted from the Checking Account. Balances will be evaluated on a daily basis.
- No NIHFCU fee for five (5) out-of-network ATM transactions per month
- 1 Free Box of Checks per year (standard wallet style)
- Free regular Travelers Checks

The following account is no longer offered as of 01/01/2013:

Student Money Manager Checking:

- No NIHFCU fee for three (3) out-of-network ATM transactions per month during May, June, July and August.
- 1 Free Box of Checks at account opening (standard wallet style)
- Unlimited Free Incoming Domestic Wires
- 1 Free annual NSF fee pass upon member's request

In-Network Surcharge-free ATMs: In-Network ATMs include NIHFCU, Credit Union Service Center Shared Branch, CO-OP and Alliance One. Members may also use Johns Hopkins FCU and Mid-Atlantic FCU ATMs with no surcharges.

Paid NSF Items: This fee may be assessed when NIHFCU pays an item that would otherwise overdraw your checking account and you do not have an established Overdraft Plan (transfer from savings or line of credit) with available funds or credit. NIHFCU will pay NSF ATM withdrawals and everyday debit card transactions only if authorized in writing. Negative checking balances must be repaid within 30 days. NSF items may be paid on 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 will not be paid 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.

This Fee Schedule is part of and incorporated by reference into the NIH Federal Credit Union Membership and Account Handbook and Truth in Savings Disclosure. "NIHFCU" means National Institutes of Health Federal Credit Union.