



## Fee Schedule and Waivers for Consumer and Business Accounts

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.

Revised 12/12/2024 v13.

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	
<b>In-Network ATM Transactions</b> <i>NIHFCU ATMs and over 30,000 surcharge-free Co-Op and Alliance One ATMs nationwide.</i>	Free
<b><sup>1</sup>Out-of-Network ATM Transactions</b> <i>Transactions and/or inquiries at out-of-network ATMs- all or some fees may be waived on qualifying accounts-see account detail.</i>	\$1.50 each Consumer Accounts \$2.50 each Business Accounts
<b>Non-US Debit Card Transactions</b>	1% of amount
<b>ATM Card and Debit Card Replacement</b>	\$5

Account Services	
<b>Account Number Change</b> <i>Fee waived in cases of fraud</i>	\$20
<b>Account Reconciliation</b>	\$20 per hour (1 hour minimum)
<b><sup>2</sup> Account Research</b>	\$20 per hour (1 hour minimum)



<b>Account Verification Letter</b>	\$10 each
<b>Attachment or Levy on Account</b>	\$50
<b>Verification of Deposit (VOD Letter)</b>	\$15 each
<b>Bad Address</b> <i>Fee is charged when mail is returned to NIHFCU by the post office as undeliverable.</i>	\$5 per month
<b>Early Account Closing</b> <i>Fee is charged if the Primary Share Account is closed within 6 months of joining NIHFCU.</i>	\$5
<b>Escheat Processing</b>	\$50 per account
<b><sup>3</sup> Inactive Account</b> <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>	\$5.00 per quarter -for aggregate balance < \$1,000

<b>Paper Statements and Copies</b>	
<b>Paid Cashier's Check Copies</b>	\$5 each
<b>Paid Check/Draft Photocopy</b>	\$5 each
<b><sup>4</sup> Paper Statements Mailed (Consumer)</b>	\$2 per Month \$3 per Month
<b>Paper Statement Mailed (Business)</b>	
<b><sup>5</sup> Statement Copies (Consumer)</b>	\$2 per page (Maximum of \$95 or up to 7 years of statements)
<b>Statement Copies (Business)</b>	\$3 per page
<b>Account History Printouts</b>	\$1 per page



<b>Non-Sufficient Funds (NSF)</b>	
<b>Paid Consumer &amp; Business NSF Items-</b> active enrollment in Courtesy Pay program required. <sup>6</sup> Per Item less than \$10.01 Per Item greater than \$10.01	No Fee \$30 per item
<sup>7</sup> Returned Unpaid NSF Items	\$30 per item (Consumer) \$35 per item (Business)
<b>Returned Deposited/Cashed Item</b> <i>Written by Account Owner</i>	\$30 each
<b>Returned Deposited/Cashed Item</b> <i>On 3rd party</i>	\$10 each

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

<b>Wire Transfer Services</b>	
<u>Incoming - Foreign and Domestic</u> <b>Consumer Accounts</b> <b>Business Accounts</b>	\$10 each \$10 each CareFree Business No Charge for TotalCare Business
<u>Outgoing – Domestic</u> <b>Consumer Accounts</b> <b>Business Accounts</b>	\$20 each \$20 each CareFree Business \$15 each TotalCare Business
<u>Outgoing – International</u> <b>Consumer Accounts</b> <b>Business Accounts</b>	\$40 each \$40 each CareFree Business \$20 each TotalCare Business

<b>Miscellaneous Services</b>	
<b>Cashier’s Checks (Consumer)</b>	\$7 each
<b>Cashier Checks CareFree Business</b>	\$10 each
<b>Cashier Checks TotalCare Business</b>	\$10 each >1 per month



<sup>8</sup> Check Printing	<i>see representative for price list</i>
Gift Cards (when offered)	\$3.95 each
<b>Money Orders</b>	<i>No longer offered as of 09/30/2024</i>
Special Collection	Cost plus \$5
Notary Service	\$1 per page
Notary Service (Non-Members)	\$2 per page
Bond Redemption (Non-Members)	\$3 per item
<sup>9</sup> Mortgage & Home Equity Loan Payoff Processing	\$35 per request

<b>Checking Account Monthly Fees (See below for fee waiver details)</b>	
<sup>10</sup> CareFree Consumer CareFree Business	Free Monthly Free Monthly
<sup>11</sup> TotalCare Consumer TotalCare Business	\$4.95 Monthly \$15 per month if monthly combined average daily deposit balance is <\$10,000

<b>Business Account Servicing Fees</b>	
CareFree Business Per Transaction CareFree Business Per Cash Deposit	\$.50 per transaction >200 per month \$.30 per \$100 deposited >\$5,000 per month
TotalCare Business Per Transaction TotalCare Business Cash Deposit Fee	\$.50 per transaction >500 per month \$.30 per \$100 deposited >\$10,000 per month
Batch Check Scanner Rental Fee CareFree Checking –Business TotalCare Checking-Business	\$40 per month No Fee

<b>Safe Deposit Box Fees</b>	
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 and Terms:**

**Aggregate balances** for fee waiver purposes means the combination of all NIHFCU 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)*

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

**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 for this service, based on the published fee disclosure.

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

**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.

**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)*

**Consumer and Business Deposit Accounts**



**Account types no longer offered:**

***The following Money Market Account names have changed Effective 9/12/2022.***

- SLY Money Market Accounts were renamed Premier Advantage Money Market Accounts
- Premier Money Market Accounts were renamed Premier Advantage Money Market Accounts

***The following Checking Accounts are no longer offered as of 5/07/2018.***

**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~~ *No longer offered as of 09/30/2024.*
- 1 Free Box of Checks every 6 months (standard wallet style)
- ~~Unlimited Free Traveler's Checks for 2~~ *No longer offered at NIHFCU 2019*

**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 savings balance.

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

**Premier Checking:**

- Monthly fee waived with \$2,500 minimum average daily balance or \$25,000 minimum average daily savings balance.
- 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~~ *No longer offered at NIHFCU 2019*

**Plus Checking:**

- Monthly fee waived with \$500 minimum average daily checking balance or \$15,000 minimum average daily savings balance.
- 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~~ *No longer offered at NIHFCU 2019*

***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

#### **Freedom Checking**

- First 3 out of network ATM Transactions Free- \$1.50 for each additional per month.

**Travelers Checks no longer offered as of 07/31/2019.**

**Money Orders will no longer be offered as of 09/30/2024.**

**Teller Line/ Cash Advances no longer offered as of 09/01/2024.**

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#### **1 Out of Network ATM Transactions-Fee Waivers per account type**

CareFree Consumer Accounts- Free

CareFree Business Accounts-\$2.50 per transaction.

TotalCare Consumer Accounts- First (3) three Free then \$1.50 each per month.

TotalCare Business Accounts- First (3) three Free then \$2.50 each per month.

#### **Fees for other account types:**

Basic Checking-\$1.50 each.

Freedom Checking-First (3) three Free then \$1.50 each per month.

Money Manager and Money Manager Plus-Free

Plus Checking- First (5) five Free then \$1.50 each per month.

Premier Checking-First (3) three then \$1.50 each per month.

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

**3 Inactive Account Fee** does not apply to Upgrade Members, Minor Accounts, and members with active loans. The inactive account fee will be waived if members have other active deposit accounts with NIHFCU. Otherwise, a standard fee of \$5.00 per quarter on dormant accounts with a \$1,000 ceiling on the accounts aggregate balance will be assessed.

*Note: Although a Dormant Account fee is waived, the account(s) remain in the Dormant Status until the Member conducts a transaction. Member should contact credit union promptly once they know a deposit account has moved to the Dormant Status. To reactivate accounts, the member must conduct a transaction or reaffirm their accounts with NIHFCU in accordance with Abandoned Property Act and Regulation of Maryland (Maryland Code Sec. 17-101 et seq.) The posting of dividends or other fees to the account does not meet the transactional requirement for Dormant Accounts.*

**4 Paper Statements** Fee does not apply to Upgrade Members (All Upgrade members are provided E-statements) or Members who are currently enrolled in E-statements. *Effective 09/09/2022*

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

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



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The ***Paid NSF Fee*** may be assessed when NIHFCU pays an item that would otherwise overdraw your consumer or business checking account, and you have not set up a Basic Overdraft Plan (transfer from savings or line of credit to cover insufficient funds) with available funds or credit. NIHFCU will pay NSF ATM withdrawals and everyday debit card transactions only if authorized in writing (Enrollment in the Courtesy Pay Plus).

Negative checking balances must be repaid within 30 days. ***Certain restrictions apply as NSF items will 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.

**7 NSF ITEM Fee** Your checking account(s) may be subject to a fee for each NSF item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee because of a returned item and resubmission(s) of the returned item(s).

**8 Check Printing-** The member is responsible for all express shipping charges for Check orders.

**9 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.

**10 Carefree Checking-Fee Waiver**

- 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.

**11 TotalCare Checking Fee Waivers:**

- No monthly account fee if member maintains an NIHFCU credit line or loan (excluding mortgages sold with servicing released) and a minimum \$500 average daily balance monthly direct deposit account. Without this relationship, a \$4.95 per month fee applies.
- NIHFCU will waive its \$2.50 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.