



## 2025 Schedule of Fees

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 07/01/2025 (Note: Upcoming Changes starting 9/01/2025)

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 <i>NIHFCU ATMs and over 30,000 surcharge-free Co-Op and Alliance One ATMs nationwide.</i>	Free
<sup>1</sup> Out-of-Network ATM Transactions	Surcharge Fee: <i>The NIHFCU does not charge members a transaction fee when using ATMs not owned by NIHFCU, however, fees charged by the ATM owner may still apply.</i>
Non-US Debit Card Transactions	1% of amount
Visa Debit Card Replacement	\$5

Account Services	
Account Number Change <i>Fee waived in cases of fraud</i>	\$20
Account Reconciliation	\$20 per hour (1 hour minimum)
<sup>2</sup> Account Research	\$20 per hour (1 hour minimum)
Account Verification Letter	\$10 each



Attachment or Levy on Account	\$50 <i>Increasing to \$75 effective 09/01/2025</i>
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
<sup>3</sup> 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 balances less than or equal to \$50 \$20 per year balances greater than \$50
Escheatment Processing Fee	\$50 per account <i>As of 09/01/2025 this fee will no longer be charged to escheated accounts.</i>

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

Non-Sufficient Funds (NSF)	
<b>Courtesy Pay Fee:</b> Paid Consumer & Business NSF Items- active enrollment in the Courtesy Pay program is required. <sup>6</sup> Per Item less than \$10.01 Per Item greater than \$10.01  <b>NSF Fee:</b> <sup>6</sup> Returned Unpaid NSF Items	No Fee \$30 per item  \$30 per Unique item Consumer) \$35 per item (Business) <i>(No NSF Fee for Re-Presented Checks that are unpaid)</i>
Returned Deposited/Cashed Item <i>Written by Account Owner</i>	\$30 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	
<u>Incoming - Foreign and Domestic</u>	
Consumer Accounts	\$10 each
Business Accounts	\$10 each CareFree Business No Charge for TotalCare Business
<u>Outgoing – Domestic</u>	
Consumer Accounts	\$20 each
Business Accounts	\$20 each CareFree Business \$15 each TotalCare Business
<u>Outgoing – International</u>	
Consumer Accounts	\$40 each
Business Accounts	\$40 each CareFree Business \$20 each TotalCare Business

Miscellaneous Services	
Cashier's Checks (Consumer)	\$7 each
Cashier Checks CareFree Business	\$10 each
Cashier Checks TotalCare Business	\$10 each >1 per month
<sup>7</sup> Check Printing	<i>See a representative for price list</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>8</sup> Mortgage & Home Equity Loan Payoff Processing	\$35 per request



Checking Account Monthly Fees	
9CareFree Consumer (no longer offered as of 06/01/2025) CareFree Business	Free Monthly Free Monthly
10TotalCare Consumer (no longer offered as of 06/01/2025) TotalCare Business	\$4.95 Monthly \$15 per month if the monthly combined average daily deposit balance is <\$10,000

Checking Account Monthly Fees	
"NEW" 11 Complete Care Checking (Available beginning 09/01/2025)	\$6.95 per month if the average daily deposit balance is >\$20,000
"New" Standard Care Checking (formerly Care Free Consumer)	Free Monthly
*CareFree Consumer Checking (Only available to business accounts as of 06/01/2025)	Free Monthly
*TotalCare Consumer Checking (Only available to business accounts as of 06/01/2025)	\$4.95 Monthly

*\* Starting in June, members (does not include business accounts) with a CareFree or TotalCare consumer checking account will be receiving a Change in Terms Notice informing them of how the changes will impact their existing account(s).*

Business Account Servicing Fees	
CareFree Business Checking Per Transaction CareFree Business Checking Per Cash Deposit	\$.50 per transaction >200 per month \$.30 per \$100 deposited>\$5,000 per month
TotalCare Business Checking Per Transaction TotalCare Business Checking 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



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 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 Traveler's 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 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 Inactive Account Fee;** 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.

**4 Paper Statements** Fee does not apply to Upgrade Members (all Upgrade Members are provided e-statements), Complete Care Checking Members 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 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 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 may 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.

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*

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

**8 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.

**9 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.

**10 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.

06/30/2025 Unlimited Free Incoming Wires.





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- 2 Free Domestic Outgoing Wires per month.
  - 1 free cashier's check per month.

11 *"New" Complete Care Checking available starting 09/01/2025*

- *Some Exceptions Apply: Complete Care offers members a suite of services that may or may not be available to those members living 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 the last two business days of December.*