

Business Banking Schedule of Fees

ATM and Debit Card Fees	Fee
ATM Inquiry	Free
Withdrawals (first five free each month)	\$1.00
Transfers (first five free each month)	\$1.00
Deposits at Our ATMs	Free
Point of Sale Transactions	Free
PIN Based Debit Purchases of \$5.00 or more Paid via Overdraft Privilege (per item)	Up to \$30.00
Denied Transaction	\$1.00
Replacement Card (replace lost or stolen card)	\$10.00

Checking Account Fees (All Checking Accounts)	Fee
Check Reorders	See Catalog
Overdraft Fee (per item)	\$30.00
Returned Item Fee (per item)	\$30.00
Stop Payment Order (per item)	\$30.00
Photocopy of Paid Check (per item)	\$7.50
Certification of Member Check (Share Draft)	\$5.00
Overdraft Protection Transfer (per item)	\$5.00
Reconciliation Service / Research (per hour, 1 hour minimum, 1/2 hour increment)	\$20.00
Temporary Checks (12)	\$3.00
Strapped Bills (per strap purchased)	\$0.20
Maintenance Fees (Premier Business Checking only) (waived for balances over \$2500)	\$10.00

Transaction Fees	
Business Checking	Up to 200 items free (\$0.25 thereafter)
Premier Business Checking	Up to 300 items free (\$0.25 thereafter)
Non-Profit Business Checking	Up to 200 items free (\$0.25 thereafter)

History/Balance of Account	Fee
Account Inquiry	Free

Statements	Fee
Copies of Statements (per statement)	\$5.00
Paper Statements (waived with Elite Account ***)	\$3.00
eStatements	Free

Money Market Fees	Fee
Checks Paid in Excess of six (6) Per Month (per item)	\$10.00
Check Reorders	Free
Check Returned Unpaid (per item)	\$30.00
Stop Payment Order (per item)	\$30.00
Monthly Service Fee (if average daily balance falls below \$2,500.00)	\$7.50

ACH Fees	Fee
Pre-Authorized Transfers Returned Unpaid (per item)	\$30.00
Pre-Authorized Transfers Paid via Overdraft Privilege (per item)	\$30.00
Overdraft Protection Transfer (per item)	\$5.00
Stop Payment of a Pre-Authorized Transfer (per item)	\$30.00

Wire Transfers	Fee
Wire - Incoming (Domestic and International)	\$10.00
Wire - Outgoing (Domestic)	\$20.00
Wire - Outgoing (International)	\$45.00

Visa® Platinum Credit Card	Fee
Balance Transfer Fee / Cash Advance Fee	None
Late Payment Fee (after 5 days)	\$25.00
Replacement Card	\$10.00
Photocopy of Sales Drafts (each)	\$5.00
Return Payment Items (each)	\$25.00
Plastic Card Handling Fee	\$20.00
Plastic Card Not Returned When Requested by Credit Union	\$25.00

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Online Banking and Bill Pay	Fee
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Online Banking	Free
Bill Pay	Free
Next Business Day Rush Check Payment	\$19.95
Second-Day Rush Check Payment	\$14.95
Second-Day Electronic Delivery	\$4.95
Bill Pay Paid via Overdraft Privilege (per item)	\$30.00
Stop Payment of Bill Pay (per request)	\$30.00
Deleting / Changing of Bill Payment	Free

Visa® Check Card (Debit)	Fee
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Annual Inactivity Fee	\$15.00**
Signature and PIN Based Debit Purchases of \$5.00 or More Paid via Overdraft Privilege (per item):	Up to \$30.00

Overdraft Debit Card Amount	Fee
\$ 0.01 to \$ 4.99	\$ 0.00
\$ 5.00 to \$ 9.99	\$ 5.00
\$10.00 to \$14.99	\$10.00
\$15.00 to \$19.99	\$15.00
\$20.00 to \$24.99	\$20.00
\$25.00 to \$29.99	\$25.00
\$30.00 or more	\$30.00

Overdraft Protection Transfer (per item)	\$5.00
Copy of Sales Draft	\$5.00
Replacement Card	\$10.00
Debit Card Reactivation Fee	\$10.00
Plastic Card Handling Fee	\$40.00

Loan Late Payment Fees

5% (of payment due) or min. \$10.00, max \$50.00 for:
Business Overdraft Line (after 15 days)

Miscellaneous Services	Fee
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Information Subpoenas and Restraining Notices	\$50.00
Coin Machine Redemption	5%
Returned Deposit or Payment Items - each	\$25.00
Third Party Teller Check	\$3.00
Undeliverable Statement of Account/Mail	\$2.00
Photocopy of Official Check or Teller Check	\$7.50
Stop Payment Order on Teller Check	\$30.00
Notary Public Services	Free
Signature Guarantee	\$10.00
Overnight Delivery	\$15.00
Dormant Account Fee (quarterly)	\$6.00
Abandoned Property Closeout	\$50.00

Fees subject to change with 30 days notice to existing members.

* Surcharge free transactions at Nassau Financial owned ATMs, ATMs in the CO-OP Network, ATMs in the Alliance One Network, Allpoint network, and at King Kullen's Long Island stores and most 7-Eleven stores. Point-of-sale transactions are free. At foreign ATMs, first 5 ATM withdrawals and first 5 transfers each month are free. After 5, a \$1 per transaction Nassau Financial fee is charged. All withdrawals and transfers at Nassau Financial owned ATMs are free. Foreign institutions may also impose a surcharge.

** Annual fee is waived for the first year and will be waived in subsequent years if the member uses the card at least once annually.

Business Banking Fees as of April 11, 2024.



Federally Insured by NCUA

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Federal Credit Union
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