



SCHEDULE OF FEES AND CHARGES

Effective February 15, 2020

Regular Share (Savings) Fees		Elite
New Account Fee	FREE	FREE
Withdrawal Fee (1)	\$ 3	FREE

(1) 3 Free withdrawals or transfers per month

Share Draft & Money Market Fees		Elite
Secure Plus Checking (3)	\$ 6	\$ 6
Classic Checking (4)	\$ 6	FREE
Student Checking (5)	\$ 3	FREE
Overdraft Transfer (6)	\$ 3	\$ 3
Overdraft Protection (up to \$500) (7)	\$ 30	\$ 30
Copy of Processed Check Fee (8)	\$ 3	FREE
Box of Checks	\$ 6	FREE
Overdraft Protection (up to \$600)	\$ 30	\$ 30
Return Check Fee (NSF)	\$ 30	\$ 30
Return Deposit Fee	\$ 30	\$ 30
Stop Payment	\$ 30	\$ 30
Stop Payment Cancellation Fee	\$ 30	\$ 30
Corporate Check Stop Payment	\$ 30	\$ 30

(3) waived over age 65 - monthly

(4) waived with \$600 average daily balance or 6 POS - monthly

(5) waived with \$300 average daily balance or 6 POS - monthly

(6) automatic transfer from savings - limit 6/month - per item

(7) per item; not to exceed \$90/day

(8) two free per month for VIP

Individual Retirement Account (IRA) Fees		Elite
New Account Fee	FREE	FREE
Annual Fee	FREE	FREE
Early Closure Fee (if <59 1/2)	\$ 30	\$ 30
Transfer Fee	\$ 30	\$ 30
Rollover Fee	\$ 30	FREE

Share Certificate (CD) Fees		Elite
Early Withdrawal Penalty (9)	varies	varies

(9) Total accrued dividends for the month (minimum \$90)

Electronic Funds Transfer Fees		Elite
ACH Return Fee	\$ 30	\$ 30
ACH Stop Payment Fee	\$ 30	\$ 30

ATM Fees		Elite
ATM Annual Fee	FREE	FREE
CO-OP Network Fee	FREE	FREE
Additional ATM Card Order	\$ 6	FREE
ATM PIN Replacement	\$ 6	FREE
ATM Card Replacement (10)	\$ 30	FREE
ATM Deposit Error Fee	\$ 30	\$ 30
ATM Same Account Deposit Fee	\$ 30	\$ 30
ATM Empty Envelope Deposit Fee	\$ 30	\$ 30

(10) One free per year

General Services		Elite
Bill Pay	FREE	FREE
Electronic Statements	FREE	FREE
Account History Printout (30 days only)	FREE	FREE
Monthly or Quarterly Printed Statements	\$ 3	FREE
Monthly or Quarterly Statement Reproduction	\$ 6	FREE
Notary Services (11)	\$ 6	FREE
Corporate Check Fee (Third Party)	\$ 3	FREE
Cashier's Check Fee	\$ 6	FREE
Cashier's Check Stop Payment (12)	\$ 30	\$ 30
Corporate Check Copy Fee (per chk)	\$ 3	FREE
Dormant Account Fee (13)	\$ 2	\$ 2
Bad Address Fee (Quarterly)	\$ 6	FREE
Verification of Deposits	\$ 30	FREE
Check Cashing for Non-Members	\$ 6	N/A
Account Closed within 90 days	\$ 30	FREE
Domestic Wire Transfer (14)	\$ 30	FREE
International Wire Transfer (14)	\$ 30	FREE
Deposit Held for Collection Fee	\$ 30	FREE
Liens, Levies, Execution, & Garnishment	\$ 90	\$ 90
Account Research (per hour)	\$ 30	\$ 30

(11) Members get up to 3 free per month

(12) Limitations apply

(13) After 1 year of inactivity, excluding dividends - monthly

(14) Minimum amount \$300

VISA Credit Card Fees (15)	Classic	Platinum
Annual Fee	FREE	FREE
Late Payment Fee	\$ 30	\$ 30
Returned Payment Fee	\$ 30	\$ 30
Card Replacement (16)	\$ 30	FREE
Card Replacement with Express Delivery	\$ 60	\$ 60
Cash Advance Fee (17)	3%	3%
Foreign Transaction Fee (18)	1%	1%

(15) Not an offer for credit

(16) One free per year

(17) 3% of advanced amount, minimum \$3 and maximum \$30

(18) 1% of transaction amount in US Dollars

Loan Fees		Elite
Skip-A-Payment (per loan per month)	\$ 30	\$ 30
Real Estate Demand for Pay Off	\$ 30	\$ 30
HELOC Annual Fee (19)	\$ 30	\$ 30
Real Estate Reconveyance	\$ 150	\$ 150
Real Estate Subordination	\$ 150	\$ 150

(19) if average balance is less than \$10,000

ELITE = combined share and loan balance > \$50,000 per account and not aggregated from multiple accounts



Federally Insured
by NCUA

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Nikkei Credit Union is the legal name of this credit union. Mabuhay Credit Union is a DBA of Nikkei Credit Union.
Your savings federally insured by the National Credit Union Administration. Your savings at each office are not separately insured.