



FEE SCHEDULE

Membership Fees

Account Closure (before 90 days)	\$10
Savings below Minimum \$50 (monthly)	\$5
Membership Renewal	\$10
Incorrect Address/Returned Mail	\$5

Deposit Products & Services

Account Printout	\$3
Account Closed Due to Non Sufficient Funds	\$25
Annual IRA Fee (Traditional, Roth, Educational)	\$20
ATM/VISA Debit Card Replacement	\$10
ATM/VISA Debit PIN Replacement	\$5
Cash Machine (ATM withdrawal, 6 free per month)	\$1
ATM Deposit Error	\$5
Check Cashing, savings only, under \$100	\$5
Shared Branching Adjustment	\$2-\$11
Non Sufficient Funds Check or ACH	\$28
Non Sufficient Funds Deposit/Payment	\$30
Paid Non Sufficient Funds Check or ACH	\$28
Privilege Pay Overdraft- Paid Check, ACH, VISA Debit Overdraft	\$25
Share Withdrawal Check (3 per month at no charge)	\$3
Share Withdrawal Check under \$100	\$1
Smart Start Checking (balances under \$750)	\$4
Statement Copies (3 per month at no charge)	\$2
Copy of Draft (3 per month at no charge)	\$2
Research Account	\$20 per hour
Legal Process (orders to withhold, garnishments)	\$50
Overnight Mail Delivery	\$25
Overnight Mail, Saturday Delivery	\$45
Share Withdrawal Stop Payment (before 10 days)	\$5
Stop Payment (Check or ACH)	\$18
Outgoing Wire Transfer	\$20
International Outgoing Wire	\$35
International Incoming Wire	\$15
Inactivity Fee (Savings and Checking accounts after 24 months inactivity)	\$2

VISA/Loan Products

VISA Credit Card Annual Fee	No Charge
VISA Credit Card Late Fee	\$25
VISA Credit Card Immediate Replacement	\$25
VISA Credit Card Replacement	\$10
VISA Platinum 9.9 % Credit Card Cash Advance	2%, \$25 Maximum
VISA Credit Card NSF Payment	\$25
Single Interest Auto Insurance	\$50
Loan Payment Late Charge, 15 days or more	\$20
Loan 'Skip a Payment' Fee	\$20
Real Estate Subordination Charge	\$75
Vehicle Title Transfer	Varies State to State

Fees are effective July 12th, 2012 and subject to change. For current fee information contact Nordstrom Federal Credit Union at 800.666.7328 or visit www.nordcu.org. Any additional expenses the credit union incurs will be charged to the member. This 2012 Fee schedule supersedes any previously printed Fee Schedule.

*Overdraft protection from Savings to Checking is available at no charge. A \$50 minimum balance must be maintained in Savings. Overdraft Protection will not drop Savings below \$50. The Privilege Pay Overdraft Protection Program is available for qualified accounts.