

For questions or inquiries, contact:

Nordstrom Federal Credit Union

4221 Winslow Pl. N.
Seattle, WA 98103
800-666-7328 or 206-774-2900

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 7/1/2017 :

FEE SCHEDULE

Membership Fees

Account Closure (before 90 days)	\$20.00
Savings Below Minimum \$50 (monthly)	\$5.00
Payment or Deposit over Telephone from non-Nordstrom FCU Debit or Credit Card	\$10.00
Incorrect Address/Returned Mail	\$5.00

Deposit Products and Services

Annual IRA Fee (Traditional, Roth, Educational)	\$25.00
ATM/VISA Debit Card Replacement	\$10.00
Cash Machine (ATM withdrawal, 6 free per month)	\$2.00
ATM Deposit Adjustment	\$20.00
Shared Branching Adjustment	\$20.00
Non-Sufficient Funds Check or ACH	\$30.00
Returned Item Deposit/Payment	\$30.00
Paid Non-Sufficient Funds Check, ACH or POS	\$30.00
Privilege Pay Overdraft	\$30.00
Smart Start Checking (balances under \$750)	\$5.00
Statement Copies (each requested)	\$5.00
Research Account (one hour minimum)	\$20.00 per hour
Legal Process (orders to withhold, garnishments, subpoenas)	\$50.00
Overnight Delivery	\$34.00
Overnight Saturday Delivery	\$45.00
Official Check Stop Payment	\$25.00
Stop Payment (Check or ACH)	\$25.00
Outgoing Wire Transfer	\$20.00
International Outgoing Wire	\$35.00
International Incoming Wire	\$15.00
Inactivity Fee (Savings and Checking Accounts after 12 months inactivity)	\$5.00 monthly

VISA/Loan Products

VISA Credit Card Annual Fee	No Charge
VISA Credit Card Late Fee	\$25.00
VISA Credit Card Immediate Replacement	\$25.00
VISA Card Replacement	\$10.00
VISA Platinum 9.9% Credit Card Cash Advance	2%, \$25.00 Maximum
VISA Credit Card NSF Payment	\$25.00
Single Interest Auto Insurance	\$50.00
Loan Payment Late Charge, 15 days or more	\$25.00
Skip a Payment	\$30.00
Real Estate Subordination Charge	\$75.00
Vehicle Title Transfer	Varies by State

Complimentary Services

Internet Banking	Free
eStatements	Free
Internet Check Image Retrieval	Free
Online Bill Pay	Free
Unlimited Check Writing	Free
Direct Deposit	Free
Speedy Line	Free
Notary Service	Free
Shared Branching Transactions	Free
Overdraft Protection from Savings	Free

Par Value to remain in share account \$50.00

