

<b>Checking Accounts</b>	
Classic – Fee if balance falls below \$200	\$3 per month
Easy – No minimum balance	No Fee
<b>Christmas Club Accounts</b>	
Early Withdrawal	\$10
<b>Debit Card</b>	
Non-NESC ATM Transactions First 6 per month	free
Greater than 6 per month	\$1 over 6
Debit Card Replacement	\$10
<b>Miscellaneous</b>	
Account Closed within 90 days	\$25
Account Research (half hour minimum)	\$15 per half hour
Credit Union Check Paid to third party	\$3
Credit Union Money Order	\$3
Cash Check (non-member)	\$10
Dormant Account (no activity 365 days)	\$5 per month
Insufficient Funds (ACH/Check) - Unpaid	\$25
Insufficient Funds (ACH/Check) - Paid	\$25
Loan Payment Deferment/Skip-A-Pay	\$25
Loan Subordination	\$100
Returned Deposit Items	\$10
Returned Mail/Bad Address	\$2.50 per month
Stop Payment	\$25.00
Wire Transfer (Domestic)	
Incoming	\$10
Outgoing	\$25