

FEE SCHEDULE

CHECKING

Business Checking (monthly fee)	\$8.00*
Free Checking	FREE
Premium Checking (monthly fee)	\$5.00*
(no fee if balance remains above \$250 or if over age 62)	
Fresh Start Debit (monthly fee)	\$8.00*
Check Copy (each)	\$2.00
Courtesy Pay Limit***	\$300.00
Courtesy Pay Fee	\$30.00
Overdraft Fee (NSF)	\$30.00
Stop Payment	\$25.00*

ONLINE BANKING

Online Banking/NICCU Mobile App	FREE
Bill Pay	FREE
e-Statements	FREE
Remote Deposit Capture	FREE
Apple Pay/Samsung Pay/Google Pay	FREE

DEBIT CARDS

Replacement of lost debit card	\$20.00
Unlimited ATM Withdrawals	FREE
Unlimited debit card usage	FREE

ACCOUNT ASSISTANCE

Account Reconciliation	\$25.00* per hr
1 hr minimum	
Research Fee	\$25.00* per hr
1 hr minimum	

SAFE DEPOSIT BOXES

Size	Annual Rental Fee
3 x 5	\$20.00
3 x 10	\$35.00
5 x 10	\$50.00
10 x 10	\$65.00
Lost Key Charge - One Key	\$30.00
Lost Key Charge - Both Keys	At Cost (\$350 min).

MISCELLANEOUS

Coin Counting	FREE
Cashier's Checks (each)	\$5.00
Money Order (each)	\$2.00
Counter Checks (3 to page)	\$5.00
EE/E/I Bond Redemption	FREE
Tax Levy/Garnishment Fee	\$25.00
Notary Service	FREE
Medallion Signature Guarantee	\$50.00
Dormant Account Fee (monthly fee)	\$5.00**
Statement Printout	\$3.00
(one free per week)	
Deposit Items Returned	\$10.00
Returned Mail (monthly fee)	\$5.00
Early Account Closure Fee	\$10.00
(closed within 90 days)	
VISA Travel Card	\$10.00
VISA Travel Card Reload	\$5.00
Wire Transfer	
Domestic (Incoming)	\$15.00
Domestic (Outgoing)	\$25.00
International	\$50.00+Cost

LOANS

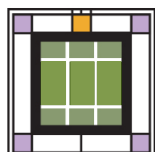
Late Loan Fee	\$30 max.
(5% of delinquent amount if more than 10 days past due)	
Overdraft Protection Late Loan Fee	\$5.00
Loan Payment by Debit Card (Online)	\$5.00
Payment by Phone	\$10.00
(Debit or ACH from other FI)	
Online Loan Payment (other financial-ACH)	FREE
Loan Payment Transfer (within NICCU)	FREE
Other Loan Payment Options Available	

*Plus applicable taxes

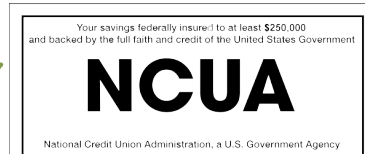
**A monthly fee will be charged on accounts with an aggregate balance of \$50 or less with no activity for more than 12 months, age 18+. This charge will be assessed to those accounts that do not have a safe deposit box, active MasterCard credit card, loan, IRA, CD or active share draft checking. Accounts falling below a \$5.00 balance will be closed.

***Courtesy Pay is not available for all accounts. Inquire for more details.

For questions please contact North Iowa Community Credit Union, 640 S Federal Ave, Mason City, IA 50401 or call 888.424.2281. Fees subject to change. Fee Schedule pertains to members only. Some services may be available to non-members, inquire for more details.



NORTH IOWA
COMMUNITY
CREDIT UNION



Effective 8.1.2023