

Checking Accounts

Common Cents Checking	FREE
Fresh-Start Checking	\$5.00/mo.
Kick\$tart (Teen) Checking	FREE
Non-Interest Checking	FREE
Simply Free Checking	FREE
Ultimate High-Yield Checking	FREE

Checking Services

Check Printing Charges	Varies by Design
Check Copy	
Premier (Limit 5)	FREE
Advantage/Choice/Basic	\$3.00/ea.
O.o.p.s! (Occasional Overdraft Protection Service)	\$28.00/item
Overdraft/NSF/Uncollected	\$30.00/item
Overdraft Transfer Fee ⁴	FREE
Stop Payment - Item or Series	\$25.00/ea.

ATM/Debit Card Services

NSCU Debit Card	FREE
Transactions at NSCU ATMs	FREE
Transactions at Non-NSCU ATMs ⁵	FREE
Replacement Debit Card	\$10.00/ea.
Replacement PIN Mailer	
Premier/Advantage	FREE
Choice/Basic	\$5.00/ea.

⁴Except when excessive withdrawal fees apply;

⁵Third-party ATM fees may apply.



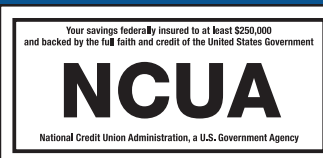
Smart • Simple • Solutions

Main Office
3555 Winfield Road
Warrenville, IL 60555
630.393.7201

For a complete listing of branch hours and locations visit us online at NSCU.org.



Free & Fee Schedule



Effective 11-2018



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NSCU.org • 630.393.7201

Hate fees? So do we!

An important benefit of NorthStar Credit Union membership is that most of our fees are lower (or in some cases **FREE!**) when compared to other financial institutions. Most of our fees are designed to simply pass through the cost of providing services to our membership.

E-Services

A2A Incoming Transfers	FREE
A2A Outgoing Transfers	FREE
Premier/Advantage	FREE
Choice/Basic	\$1.00/ea.
Click Deposit (Mobile Deposit) ¹	FREE
CU*Talk Telephone Banking	FREE
E-statements	FREE
It's Me 24/7 Online Banking	FREE
Mobile Banking/App ¹	FREE
Online Bill Pay	FREE
Telephone Transfer/Check by Phone	
Premier	FREE
Advantage	3 FREE/mo. ; \$5/ea. thereafter
Choice/Basic	\$5.00/ea.
Text Banking ¹	
Premier	FREE
Advantage/Choice/Basic	60 FREE/mo. ; \$0.25/ea. thereafter

¹Even when NorthStar Credit Union does not charge a fee for the use of mobile services, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, Mobile Deposit or Text Banking.

Credit Union Services

Account Closing Fee	\$25.00 if <180 Days
Account Reconciliation/Research	\$25.00/hr.
Cashier's Check	
Premier	3 FREE/mo. ; \$6/ea. thereafter
Advantage	1 FREE/mo. ; \$6/ea. thereafter
Choice/Basic	\$6.00/ea.
Coin Counting	
Premier/Advantage	FREE
Choice/Basic	7%
Corporate Check	
Premier/Advantage	FREE
Choice/Basic	\$5.00/ea.
Collection/Foreign Item	\$30.00/item
CU Money Visa Gift Card	
Premier	2 FREE/mo. ; \$4/ea. thereafter
Advantage/Choice/Basic	\$4.00/ea.
CU Money Visa Travel Card	
Premier	2 FREE/mo. ; \$4/ea. thereafter
Advantage/Choice/Basic	\$4.00/ea.
CU Money Visa Prepaid Card	\$4.00/ea.
Dormant Account >12 Months	\$5.00/mo.
Duplicate Statement/Printout	\$2.50/ea.
Excessive Pre-Auth Withdrawal	\$5.00/ea.
<i>Applies per transaction after 6 allowed per Regulation D, for non-transactional accounts.</i>	
Garnishment/Levy/Citation	\$100.00/ea.
IRA Withdrawal ²	\$10.00/ea.
Manual Item Posting	\$20.00/item
Below Par Balance	\$2.00/mo.
Money Order	
Premier	3 FREE/mo. ; \$1/ea. thereafter
Advantage	1 FREE/mo. ; \$1/ea. thereafter
Choice/Basic	\$1.00/ea.

²Excluding death, disability, or Required Minimum Distribution (RMD).

Credit Union Services *Continued*

Overnight Courier	<i>Varies by Location</i>
Paper Statement	
Premier	FREE
Advantage/Choice/Basic	\$2.50/mo.
<i>Excluding members <21 or >65 years of age.</i>	
Returned Deposited Check	\$30.00
Returned Deposited 3rd Party Check	\$10.00
Returned Mail	\$10.00/mo.
Savings Bond Redemption	FREE
Temporary Checks (set of 4)	\$4.00/ea.
Verification of Deposit	\$5.00/ea.
Western Union - Domestic	\$25.00/ea.
Western Union - International	up to \$54.00/ea.
Domestic Wire Transfer	\$22.00/ea.
International Wire Transfer	\$40.00/ea.

Loan Services³

ACH Payment Change	\$15.00/ea.
Coupon Book	\$5.00/ea.
Duplicate Mortgage Release	\$15.00/ea.
Duplicate Pay-off Letter	\$15.00/ea.
Late Payment	\$30.00 or 5% Interest Due <i>Whichever is greater</i>
Loan Payment via Online Portal	
<\$500	\$10.00/ea.
\$500.01-\$1,000	\$15.00/ea.
>\$1,000	\$20.00/ea.
Modification	\$250.00/ea.
Mortgage Subordination	\$150.00/ea.
Real Estate Payoff Request	\$25.00/ea.

³See full loan contract and disclosure(s) for other fees that may apply.

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