



Northeast Family

A Division of Self-Help FCU

Fee Schedule Effective 09-01-2025

CHECKING ACCOUNT	FEE	HOW TO AVOID A FEE
Business	\$5 monthly	Fee waived with: Combined average daily balance of \$2,500 or more across all Self-Help Federal Credit Union accounts (checking, savings, certificates, etc.) under a single member number. *Personal accounts not included in average balance.
Business Transaction Fees	Free up to 100 items per month; \$0.25 per item thereafter	
Non-Profit	\$5 monthly	Fee waived with: Combined average daily balance of \$2,500 or more across all Self-Help Federal Credit Union accounts (checking, savings, certificates, etc.) under a single member number. *Personal accounts not included in average balance.
Non-Profit Transaction Fees	Free up to 100 items per month; \$0.25 per item thereafter	
Personal	\$5 monthly	Fee waived with any one of the three: 1) Average daily balance of \$2,500 or more across all Self-Help Federal Credit Union accounts (checking, savings certificates, etc.) under a single member number. 2) One monthly direct deposit of \$250 or more into one account (checking, savings, certificates, etc.) under a single member number. 3) You are 24 and under or 65 and older.

SAVINGS ACCOUNTS	FEE	HOW TO AVOID A FEE
Dormant Accounts	\$10 quarterly after 12 months of inactivity	Generate activity (deposit, withdrawal, transfer funds, etc.) on the account within each 12-month period. *Waived upon request within 60 days
IRA Savings	\$15 each withdrawal after 3 within a month	
Savings Accounts	\$1 each withdrawal after 6 per month	Limit withdrawals from savings account. Consider opening a checking account for unlimited withdrawals.
Super Money Market (Below Balance)	\$5 monthly	Maintain a daily balance of \$500 or more in the account.
Super Money Market (Excessive Transactions)	\$10 each withdrawal after 6 within a month. *Applies to each check, ACH, or transfer after the 6 total per month.	
Term Certificates (Early Withdrawal)	Each withdrawal is subject to a penalty amounting to: - 90 days of interest on terms of 12 months or less - 180 days of interest on terms greater than 12 months	Limit withdrawals to the account maturity penalty-free withdrawal period.

ELECTRONIC SERVICES	FEE	HOW TO AVOID A FEE
Bill Pay	\$1 each transaction after 20 within a month	

CARDS	FEE	HOW TO AVOID A FEE
Card Replacement	\$8 each occurrence	
Card Mailed to Branch	\$5 each occurrence	
Card Replacement (Rush Delivery)	\$45 shipping charge / each occurrence	

IN-BRANCH	FEE	HOW TO AVOID A FEE
Check Cashing (Non-Member)	\$5 each check	
Check Copy	\$5 each copy	
Coin Deposits	Daily; \$0.25 each roll after the first 20 free rolls	
Fax	\$1 per page	
Photocopies	\$1 per page	
Statement Copy /Account History	\$5 each copy OR \$25 for 1 yrs. history	
Stop Payment Cancellation	\$10 each occurrence	
Stop Payments (ACH, Check, Teller's Check)	\$25 each request	
Tellers Check	\$2 each if payable to a third party	Free when payable to member.
Wire Transfer - Domestic	Incoming: No charge Outgoing: \$15 each	
Wire Transfer - International	Incoming: No charge Outgoing: \$25 each	

OTHER	FEE	HOW TO AVOID A FEE
Account Garnishment / Tax Levy	\$75 each occurrence	
Account Verification	\$7 each occurrence, when verifying member account funds for any third party (with the exception of government assistance programs)	
ATM Invalid Deposit/ Empty Envelope	\$30 each occurrence	
Check Orders	Cost varies with selection	
IRA Transfers to Another Institution	\$30 per occurrence	
Loan Payment from Another Financial Institution by Phone or Online	\$3 ACH Payment	
Membership: To join the Center for Community Self-Help	\$5	
Notary Public	\$5 each occurrence	
Postage & Supplies	Actual cost to Credit Union	
Returned Deposit item	\$10 each deposit account item. \$25 each loan account item	
Returned Mail	\$5 per account	Inform the Credit Union of a change to your mailing and physical addresses as soon as possible.
Skip a Payment	\$30 each payment	
Withdrawal Request by Phone. (mailed)	\$1 each	