



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

Fees are subject to change. Contact us for the most current information regarding fees.

The following fees and charges that are applicable to your account(s), services, and/or transactions are effective as of July 1, 2024.

Our Products and Services can avoid Fees. See How to avoid them next to the listed fee.

**Checking Accounts**

Account Type	Fee
Automatic Overdraft Transfer	\$5.00/transfer
Copy of Draft	\$5.00
Courtesy Pay	\$30.00/item
Foreign Check Processing	\$6.00/Item
Return NSF	\$30.00/item
Returned deposited items	\$30.00/item
Stop Payment	\$30.00
Starter Checks	\$2.00/sheet

**Share Accounts**

Money Market Excessive Withdrawal	\$10.00/withdrawal
Money Market Min. Balance	\$5.00/month
Par value of one share	\$5.00

**Loans & Mortgages**

Business Loans	See Credit Union for Details
Early Closure Fee (not Home Equities)	\$100.00
Early Closure Fee (Home Equities only)	\$350.00
Mortgage Payoff	\$40.00
Skip a Pay	\$35.00/skip
Subordination Agreement	\$250.00

**General Services**

Balance Inquiry/Transfer	\$3.00
Coin Deposit	10%
Corporate Checks	\$3.00
Copy of receipts or documents	\$2.00/page
Early ACH (Online)	\$15.00
Early ACH (Teller)	\$20.00
Money Order	\$3.00
Returned Mail	\$10.00/month
Statement Duplication	\$10.00/statement
Statement Printed (Mailed)	\$5.00
Wire Transfer Out (Domestic)	\$30.00/wire
Wire Transfer Out (Foreign)	\$50.00/ wire

\*Refer to our website for up-to-date rates and dividend information.

**Updated Hours as of July 1, 2023:**

**Drive Thru and Lobby**

Mon – Thu 9:00 a.m. – 5:00 p.m.  
 Fri 9:00 a.m. – 5:30 p.m.  
 Closed Saturdays

**Service Call Center**

Mon – Fri 8:30 a.m. – 8:00 p.m.  
 Sat 9:00 a.m. – 3:00 p.m.

**How To Avoid**

Maintain positive balance to cover all purchases or make transfer prior to online.  
 Available in Online Banking.  
 Maintain positive balance to cover all purchases. Open CC to minimize fees.  
 Maintain positive balance to cover all purchases.  
 Maintain positive balance to cover all purchases.

Perform 3 or less Withdrawals per month or use checking account for trans.  
 Keep a minimum of \$1,000 in Money Market at all times.

First 90 days. Refinancing & other alternative ways of updating your loan.  
 First 2 years. Refinancing & other alternative ways of updating your loan.

Use Online/Mobile Banking or Audio/Text banking to review account & transfers.

No fee if payable to self or for loan proceeds.  
 Available in Online Banking.

Pay less by using online banking.  
 Use Bill Pay or Person-to-Person transfers.

Keep address updated with credit union.  
 Statements & account information can be viewed in Online/Mobile Banking.

Sign up & agree to eStatements in Online/Mobile Banking.  
 Use Bill Pay or Person-to-Person transfers.

For questions or inquiries, contact:

P.O. Box 817  
 Houghton Lake, MI 48629  
 Phone: (989) 910-5135  
 www.ncacu.org

**ANNUAL FEE SCHEDULE**

**FREE Services:**

- A2A (Account-to-Account)
- Bill Pay
- CO-OP Network (ATM) Deposits/Transfer/Withdrawals
- Electronic Loan Closing
- eStatements and Notices
- Fax
- Member-to-Member Transfers
- Notary for members
- Online Banking
- Person-to-Person (P2P) Transfers
- RDC (Remote Deposit Capture)

**Other Services**

- Account Reconciliation \$25.00/hour
- Early Acct Closing- 60 days \$25.00
- Dormant Accounts after 12 months of inactivity \$35.00/month
- Escheatment \$50.00
- Garnishment/Levy/Legal \$40.00/order
- Identity Theft Protection \$2.00/month

**Loan Payments by Card (Online & Lobby)**

- Transactions \$0.01-\$299 \$8.00
- Transactions \$300-\$599 \$16.00
- Transactions \$600-\$899 \$24.00
- Transactions \$900-\$1,299 \$34.00
- Transactions \$1,300 - \$1,599 \$44.00
- Transactions \$1,600 + \$54.00

\*Phone transactions same as above plus \$3.00 per transaction.

How To Avoid fees: Set up with routing and account information instead of card information.

**Card Services:**

- ATM/CC/Debit Replacement \$15.00/card
- ATM/CC/Debit Rush order \$35.00/card
- ATM Deposits/Transfers FREE\*
- ATM Withdrawal/Inquiries FREE\*
- CC/Debit Foreign Trans. 1% of ea. trans.
- Cash Advance 3% or \$10.00

\* Non CO-OP ATMs may have an additional surcharge applied at these machines, watch for signage at machine.





**TRUTH-IN-SAVINGS DISCLOSURES,  
RATES SCHEDULE**

This credit union is federally insured by the National Credit Union Administration. Rates are subject to change.

Contact us for the most current information regarding rates.

The following rates are applicable to your account(s), effective as of April 1, 2025

For questions or inquiries, contact:

Phone: (989) 910-5135

P.O. Box 817

Houghton Lake, MI 48629

contactus@ncacu.org

www.ncacu.org



**SAVINGS AND CHECKING ACCOUNTS**

Account Type	Annual Percentage Yield (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Accounts	.05%	Fixed	Monthly	Monthly	\$5.00	\$5.00	\$100
Misc. Share (Christmas and Youth)	.25%	Fixed	Monthly	Monthly	NA	NA	\$100
Keep Your Change	.05%	Fixed	Monthly	Monthly	NA	NA	\$100
Shares Plus	.05%	Fixed	Monthly	Monthly	Suspended	NA	\$1,000
HSA Accounts	.50%	Fixed	Monthly	Monthly	\$100	\$100	\$100
Certificates	See Rates*	Fixed	Monthly	Monthly	\$500	NA	\$500
Add-On Certificates	See Rates*	Fixed	Monthly	Monthly	\$100	NA	\$100
IRA Accounts	See Rates*	Fixed	Monthly	Monthly	NA	NA	NA
Liquid Savers \$250 - \$999.99	See Rates*	Variable	Monthly	Monthly	\$250	NA	\$250
Liquid Savers \$1,000 - \$4,999.99	See Rates*	Variable	Monthly	Monthly	\$250	NA	\$1,000
Liquid Savers \$5,000 - \$9,999.99	See Rates*	Variable	Monthly	Monthly	\$250	NA	\$5,000
Liquid Savers \$10,000 - \$24,999.99	See Rates*	Variable	Monthly	Monthly	\$250	NA	\$10,000
Liquid Savers \$25,000 - \$49,999.99	See Rates*	Variable	Monthly	Monthly	\$250	NA	\$25,000
Liquid Savers \$50,000 and up	See Rates*	Variable	Monthly	Monthly	\$250	NA	\$50,000
Money Market \$0.00 - \$2,499.99	See Rates*	Variable	Monthly	Monthly	NA	\$1,000	\$2,500
Money Market \$2,500 - \$24,999.99	See Rates*	Variable	Monthly	Monthly	NA	\$1,000	\$2,500
Money Market \$25,000 - \$49,999.99	See Rates*	Variable	Monthly	Monthly	NA	\$1,000	\$25,000
Money Market \$50,000 - \$99,999.99	See Rates*	Variable	Monthly	Monthly	NA	\$1,000	\$50,000
Money Market \$100,000 - \$249,999.99	See Rates*	Variable	Monthly	Monthly	NA	\$1,000	\$100,000
Money Market \$250,000 +	See Rates*	Variable	Monthly	Monthly	NA	\$1,000	\$250,000
Rewards Checking (APY earned up to \$12,000)	4.00% <sup>7</sup>	Fixed	Monthly	Monthly	NA	NA	NA
Debit Cash Back	NA <sup>8</sup>	NA	NA	NA	NA	NA	NA

\* Rates can be found on our website and are subject to change without notice. The rate may change after the account is opened.

- RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above or on our rate sheet. Refer to our website for up-to-date rates.
- COMPOUNDING AND CREDIT.** The frequency with interest will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.
- MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.
- BALANCE COMPUTATION METHOD.** We use the Daily Balance Method to calculate interest on your account, except the Rewards Checking. The Daily Balance method applies a daily periodic rate to the balance in the account each day. Rewards Checking accounts use the Average Daily Balance Method to calculate interest. The Average Daily Balance Method applied the periodic rate to the average balance in the account each month.
- ACCRUAL OF INTEREST.** Interest will begin to accrue on the business day that you deposited noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

**TRUTH-IN-SAVINGS DISCLOSURES,  
RATES SCHEDULE**

6. TRANSACTION LIMITATIONS. Christmas Savings: You may make one withdrawal between November 1 and October 30, October 31<sup>st</sup> the funds will automatically be transferred to the designated account and does not count towards the one transfer allowed annually. Money Market Accounts: during any statement period, you may not make more than 3 withdrawals or transfers. A Withdrawal or transfer is hereby explained as monies being withdrawn or a transfer to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. If you exceed the transfer/withdrawal limitations set forth above in any statement period, your account will be subject to a fee or may be closed. Liquid Savers: Unlimited free deposits and withdrawals totaling at least \$250 per transaction.
7. REWARDS CHECKING REQUIREMENTS AND ADDITIONAL INFORMATION. Requirements. Subject to change. After account opening. Make at least 10 signature debit transactions per month. Log into 24/7 Online Banking at least 4 times per month. \$1,000 direct deposit or remote deposit capture (RDC) per month into Rewards Checking. Enrolled in eStatements, eNotifications and eAlerts. Disclaimer. Must meet requirements to earn interest on balances of up to \$12,000 by end of month. Interest is compounded and credited monthly. Rates are not available to businesses.
8. DEBIT CASH BACK- Requirements. Subject to change after account opening. Make at least 5 signature debit transactions per month. Log into 24/7 Online Banking at least 5 times per month. Enrolled in eStatements, eNotifications and eAlerts. Disclaimer. Must meet requirements to earn interest on debit purchases by the end of month. Rates are not available to businesses. Earn 1% cash back on all qualifying debit card purchases per calendar month, up to \$10 per month, posted monthly as a single deposit on the last day of the month. Cash Back is calculated based on a percentage of the total amount of spending performed by the member during the month on eligible debit card purchase. Your Debit Cash Back Account must be open when debit card Cash Back is posted. Qualifying debit card purchases include: Point-of-sale purchases made with your debit card; and Online purchases made with your debit card only.
9. CERTIFICATES. Early withdrawal penalty for up to 12-month certificates- 180 days interest, 12+ month certificates – 360 days interest.