



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

ANNUAL FEE SCHEDULE

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

Fee	How To Avoid
Automatic Overdraft Transfer \$5.00/transfer	Maintain positive balance to cover all purchases or make transfer prior to online.
Copy of Draft \$5.00	Available in Online Banking.
Courtesy Pay \$30.00/item	Maintain positive balance to cover all purchases. Open CC to minimize fees.
Foreign Check Processing \$6.00/Item	
Return NSF \$30.00/item	Maintain positive balance to cover all purchases.
Returned deposited items \$30.00/item	Maintain positive balance to cover all purchases.
Stop Payment \$30.00	
Starter Checks \$2.00/sheet	

Share Accounts

Money Market Excessive Withdrawal \$10.00/withdrawal	Perform 3 or less Withdrawals per month or use checking account for trans.
Money Market Min. Balance \$5.00/month	Keep a minimum of \$1,000 in Money Market at all times.
Par value of one share \$5.00	

Loans & Mortgages

Business Loans	See Credit Union for Details
Early Closure Fee (not Home Equities) \$100.00	First 90 days. Refinancing & other alternative ways of updating your loan.
Early Closure Fee (Home Equities only) \$350.00	First 2 years. Refinancing & other alternative ways of updating your loan.
Mortgage Payoff \$40.00	
Skip a Pay \$35.00/skip	
Subordination Agreement \$250.00	

General Services

Balance Inquiry/Transfer \$3.00	Use Online/Mobile Banking or Audio/Text banking to review account & transfers.
Coin Deposit 10%	
Corporate Checks \$3.00	No fee if payable to self or for loan proceeds.
Copy of receipts or documents \$2.00/page	Available in Online Banking.
Early ACH (Online) \$15.00	
Early ACH (Teller) \$20.00	Pay less by using online banking.
Money Order \$3.00	Use Bill Pay or Person-to-Person transfers.
Returned Mail \$10.00/month	Keep address updated with credit union.
Statement Duplication \$10.00/statement	Statements & account information can be viewed in Online/Mobile Banking.
Statement Printed (Mailed) \$5.00	Sign up & agree to eStatements in Online/Mobile Banking.
Wire Transfer Out (Domestic) \$30.00/wire	Use Bill Pay or Person-to-Person transfers.
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.

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**

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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	See Rates	Fixed	Monthly	Monthly	\$5.00	\$5.00	\$100
Misc. Share (Christmas and Youth)	See Rates	Fixed	Monthly	Monthly	NA	NA	\$100
Keep Your Change	See Rates	Fixed	Monthly	Monthly	NA	NA	\$100
Shares Plus	See Account	Fixed	Monthly	Monthly	Suspended	NA	\$1,000
HSA Accounts	See Rates	Fixed	Monthly	Monthly	\$100	\$100	\$100
Certificates	See Rates	Fixed	Monthly	Monthly	\$500	NA	\$500
Add-On Certificates	See Account	Fixed	Monthly	Monthly	Suspended	NA	\$100
IRA Accounts	See Rates	Fixed	Monthly	Monthly	NA	NA	NA
Liquid Savers \$250 - \$999.99	See Rates	Fixed	Monthly	Monthly	\$250	NA	\$250
Liquid Savers \$1,000 - \$4,999.99	See Rates	Fixed	Monthly	Monthly	\$250	NA	\$1,000
Liquid Savers \$5,000 - \$9,999.99	See Rates	Fixed	Monthly	Monthly	\$250	NA	\$5,000
Liquid Savers \$10,000 - \$24,999.99	See Rates	Fixed	Monthly	Monthly	\$250	NA	\$10,000
Liquid Savers \$25,000 - \$49,999.99	See Rates	Fixed	Monthly	Monthly	\$250	NA	\$25,000
Liquid Savers \$50,000 and up	See Rates	Fixed	Monthly	Monthly	\$250	NA	\$50,000
Money Market \$0.00 - \$2,499.99	See Account	Fixed	Monthly	Monthly	NA	\$1,000	\$2,500
Money Market \$2,500 - \$24,999.99	See Account	Fixed	Monthly	Monthly	NA	\$1,000	\$2,500
Money Market \$25,000 - \$49,999.99	See Account	Fixed	Monthly	Monthly	NA	\$1,000	\$25,000
Money Market \$50,000 - \$99,999.99	See Account	Fixed	Monthly	Monthly	NA	\$1,000	\$50,000
Money Market \$100,000 - \$249,999.99	See Account	Fixed	Monthly	Monthly	NA	\$1,000	\$100,000
Money Market \$250,000 +	See Account	Fixed	Monthly	Monthly	NA	\$1,000	\$250,000
Rewards Checking (APY earned up to \$12,000)	4.00% ⁷	Fixed	Monthly	Monthly	NA	NA	NA

- 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.
- TRANSACTION LIMITATIONS.** Christmas Savings: You may make one withdrawal between November 1 and October 30, October 31st 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.
- 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. Interest is compounded and credited monthly. Rates are not available to businesses.
- CERTIFICATES.** Early withdrawal penalty for up to 12-month certificates- 180 days interest, 12+ month certificates – 360 days interest.

