



For questions or inquiries, contact:

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

Grandville Branch: 3140 Ivanrest Ave SW
Grandville, MI 49418
Phone: (616) 532-9067

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, 2023.

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

Checking Accounts

	Fee
Automatic Overdraft Transfer	\$5.00/transfer
Copy of Draft	\$5.00
Courtesy Pay	\$30.00/item
Return NSF	\$30.00/item
Returned deposited items	\$30.00/item
Stop Payment	\$30.00
Starter Checks	\$2.00/sheet

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.

Share Accounts

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

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.

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

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

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

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 onling 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.

*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
- Members-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.

