

# NY TEAM Federal Credit Union

65 Broadway Hicksville, NY 11801 ▲ (516) 822-1070 ▲ [www.nyteamfcu.org](http://www.nyteamfcu.org)

## Schedule of Service Fees

SHARE ACCOUNTS	
Monthly Maintenance Fee	FREE
Dormant Account Fee of 18 months excludes minors	\$5.00 monthly
Dormant Account Fee of 3 years	\$25.00
Dormant Research Account Fee for Deceased Accounts excess of 6 months	\$100.00
Teller Check (payable to anyone other than the account holder)	\$5.00
Teller Check Stop Payment	\$10.00
Teller Check Copy	\$5.00

CHECKING ACCOUNTS	
Personal Checking Monthly Maintenance Fee	FREE
Stop Payment Per Check (\$30 charge for stop payment on lost or stolen checks)	\$20.00 Done Online.. FREE
Copy of Check within 6 months	\$5.00 Done Online.. FREE
Overdraft from Shares	\$8.00
Temporary Checks - Per 10	\$5.00 (New Accounts:FREE)

ATM & DEBIT CARDS	
Balance Inquiry	\$1.00
Invalid Transaction	\$1.00
Shared Branching Transaction	FREE
ATM Withdrawal Fee	\$1.50
Debit Card Cash Advance	\$5.00
New Atm/Debit Card Issuance	FREE
Replacement ATM/Debit Card/Lost Stolen within 1 year	\$5.00

CLUB ACCOUNTS	
Educational Club	See Club Disclosure
Vacation & Holiday Club Early Withdrawal	\$5.00 Done Online.. FREE

CERTIFICATE OF DEPOSITS	
Early Withdrawal -	Fees/Penalties will be disclosed at the time of opening

MISCELLANEOUS SERVICE FEES			
Return of Any deposited item at the Credit Union	\$20.00	Photocopy of Statement	\$5.00
All Returned Items (NSF) & Courtesy Pay Fee	\$30.00	Photocopy of Statement with E-Statements	FREE
Courtesy Pay Processing Fee (for Accounts 30+ Days Negative)	\$10.00	Less than \$2,500 Money Market Balance Fee	\$10.00 monthly
Check Collections (per item)	\$40.00	Transaction History Printout	\$5.00
Check Protest (per Item) - Collected through Court	\$40.00	Photocopy of History with Home Banking	FREE
Credit Union Certified Check	\$7.50	Wire Transfer - Domestic	\$20.00
Money Order	\$2.00	Wire Transfer - International	\$40.00
Money Order for Retirees	\$1.25	Notary Public	FREE
Research & Balance Accounts (Per hour)	\$15.00	Subpoena, Levy, Restraining Order	\$45.00
Git Card	\$4.95	Overnight Mail	Cost of Carrier
Account Verification	\$5.00	Undeliverable Returned Mail	\$5.00

LOAN FEES			
MASTERCARD		MORTGAGE ACCOUNTS	
Credit Report Fee	FREE	Mortgage Satisfaction	\$25.00
Annual Fee	FREE	If Prepared by Attorney	\$75.00
Cash Advance on our own MasterCard at office	FREE	Mortgage Applications - Fees will be disclosed at the time of application	
Cash Advance Fee for Non-NY TEAM MC	\$5.00		
Cash Advance for non member taken at office	\$20.00		
		LOAN ACCOUNTS	
Returned MasterCard Payment Item	\$20.00	Credit Report Fee	FREE
Late payment charge	\$20.00	Loan Service Charge	FREE
Phone payment though MasterCard	\$10.00	(UCC) Lien Fees and Satisfaction Fee	Varies According to County
Lost/Stolen/Replaced MasterCard	\$5.00	Universal Commercial Code	
Captured MasterCard	\$75.00		