

**NCF Savings Bank
Services & Fees**

Account Closing (less than 90 days)	\$30.00
Account Reconciliation & Research, per hour minimum	\$25.00
Account Verifications (rent or credit needs)	\$5.00
Card replacement (ATM or Visa Debit)	\$8.00
Card replacement (Expedited Visa Debit)	\$65.00
Cashier's Check	\$6.00
Check Copy	\$5.00
Child Support Payment	\$7.00
Counter Checks (3 to a page)	\$2.00
Dormant Account* - per month	\$8.00
Excessive transactions on a savings account, per month	\$15.00
Fax – per page	\$1.00
Foreign Items (checks drawn on banks outside the US)	
Canadian	\$26.00
U.K., France, Germany, Japan	\$45.00
All Other Foreign Items	\$100.00
Garnishment, Legal Lien or Levy	\$75.00
Money Order (up to \$1,000)	\$5.00
MoneyTalk\$® Fax	\$3.00
MoneyTalk\$® Inquiries...10 free, each additional	\$0.50
MoneyTalk\$® Transfer	\$3.00
Non-NCF ATM Fee	\$2.00
Overdrafts and NSF's At the end of a business day, if your account has a negative balance caused by a debit transaction for that business day, that day is considered an occurrence for an overdraft. A fee will be charged for each item (Check, ACH or recurring debit card transaction) creating the occurrence. 1 st occurrence 2 nd and 3 rd occurrences 4 th and subsequent occurrences Once an account is without an occurrence for a rolling 13-month period, the next occurrence will be considered the 1 st occurrence and the fee structure begins again. No overdraft or NSF fee is assessed for re-presented items, de minimis items \$5.00 or less, or overdrafts causing the account balance to be negative \$5.00 or less.	\$15.00 per item \$35.00 per item \$38.00 per item
Overdraft Protection Line of Credit per month	\$7.00
Overdrawn 3 days and reaching \$200 (per day fee)	\$6.00
Photocopy (each page)	\$0.25
PIN Replacement or Reset	\$4.00
Returned Deposit Item	\$11.00
Returned Mail (per month)	\$10.00
Safe Deposit Box Drill	\$200.00
Safe Deposit Box Late Fee	\$15.00
Statement in Paper Format (per month)	\$4.00
Statement Copy (per page)	\$5.00
Stop Payment	\$32.00
Subpoenas – Search and Processing (per hour) (Additional costs for transportation and retrieval of items offsite)	\$22/\$30
Telephone Transfer by Customer Service Representative	\$5.00
Wire Transfer, incoming	\$15.00
Wire Transfer, outgoing	\$24.00
Wire Transfer, international	\$45.00

*An account is considered to be dormant if there has been no activity in the account for a period of one (1) year. The dormant fee is charged if the balance is less than \$100.00.

New Carlisle Federal reserves the right to require seven days' notice prior to withdrawal on all interest bearing accounts other than time deposit accounts. Truth in Savings disclosures regarding interest rates, annual percentage yield, and determination of rate, daily balance computation method, compounding and crediting frequency are provided 1) before a consumer account is opened, or before a service is rendered, whichever is earlier, or 2) when requested by consumer.

