

IX. NEW SOUTH CREDIT UNION SCHEDULE OF FEES

Account Service Fees	Fee Amount
Checking Monthly Service Charge ¹	FREE
Insufficient Funds Fee (<i>NSF</i>)	\$30 per transaction
Returned Items (<i>Check, ACH, Debit Card, and ATM</i>)	\$30 per transaction
Cashed/Deposited Item Returned Unpaid (<i>Item cashed or deposited to your account and returned unpaid for any reason</i>)	\$30 per item
Member Privilege Courtesy Pay ¹	\$30 per item
Force Post to/resulting of Negative Balance	\$30 per item
Stop Payment (<i>Check, ACH, Certified Check, Cashier's Check, Money Order</i>)	\$10 Each or Consecutive Series
Check Orders and Delivery	Fee varies for quantity, style and design
Temporary Checks	No Charge
Copy of Check (<i>upon request</i>)	Online – No Charge, Photo Copy - \$2 ea.
Certified Check/Cashier's Check/Money Order	\$2
Certified Check/Cashier's Check/Money Order – Non-Member Replacement/Reissue	\$5
Foreign Check Collection (<i>plus processing fee from foreign bank</i>)	\$20 each
Money Market and Savings Excess Activity (<i>Certain withdrawal and transfer transactions are limited by federal regulation to a maximum</i>)	\$5 per transaction
Below Minimum Balance	\$1
Inactive / Dormant Account	\$5 per month after 12 months of no activity
Dormant Account Annual Locator Fee	\$25
Club Account Early Withdrawal	\$25 per occurrence
Certificate Early Withdrawal	Equal of 90 days of Earned Dividends
IRA Below Minimum Balance – Annual	\$25
Large Cash Withdrawals: In excess of \$25,000 ⁵	\$25
Deceased Account (Over 6 Months)	\$25 per month
Estate Account Fee	\$10 per month
Card Service Fees - Applies to Debit/ATM Cards & Credit Cards	Fee Amount
Debit Card ¹	No Charge
Debit Card Transactions - signature based	No Charge
ATM Withdrawals – CU Owned and approved Non-Surcharge Networks	10 FREE withdrawals per Month
Foreign ATM/PIN-based withdrawals in excess of 10 per month	\$.50 each
Foreign ATM Balance Inquiry	\$1
Non-Member ATM Surcharge Fee	\$3.50
Additional/Replacement Card	\$10
Credit/Debit Card Sales Receipt Copy	\$15
Foreign Currency Interchange Conversion	multiple currency transaction in US \$: 1.00%
Credit Card Late Payment Charge	\$25
Online Account Fees	Fee Amount
Online Banking/Mobile/Text Banking ²	FREE
VISA online account access	FREE
e-Statements	FREE
Online Bill Payment	FREE
Online Bill Payment Inactivity (<i>each calendar month of no activity</i>)	\$5
Wire Transfer Fees	Fee Amount
Domestic Wire: Outgoing/Incoming	\$20
International Wire: Outgoing/Incoming	\$80
Miscellaneous Fees	Fee Amount
Statement Copy (<i>upon request</i>)	\$2
Account Print-out (<i>upon request</i>)	\$3 (2 Free per Month)
Closed Membership Fee (<i>If closed within 90 days of opening</i>)	\$5
Returned Mail / Incorrect Address (<i>member statements only</i>)	\$2 per occurrence
Negative Account Collection Fee	10% of Balance Owed, \$25 minimum
Account Research	\$25 per hour (<i>1 hr minimum</i>)
Money Order Copy or Refund	\$2
Notary Service (CU Members Only)	FREE
Account Verification Letter/Forms Completion	\$20 each

Overnight/Priority Mail Delivery Service	*At USPS Cost
Legal Processing (<i>Includes levy, writ, garnishment, subpoena and requests for information from law enforcement agencies</i>)	\$75 each
Duplicate IRS Reporting Forms Fee (<i>1099, 1098, or 5498</i>)	\$5
Check Cashing Per On-Us Check (Non-Member)	\$5
Change of Account Number (Due to member negligence)	\$30
Business Account Services (LLC, CORP)	
Business Account Checking Fee (LLC, CORP)	\$3
Business Account Paper Statement Delivery (e-statements are FREE)	\$3
Safe Deposit Box Fees	
	Fee Amount
Annual Rental ³	3x5 - \$20 3x10 - \$25
Late Charge (<i>assessed after 30 days late</i>)	\$10
Lost/Replacement Key (<i>Must have one key</i>)	*Cost of Locksmith
Lost Keys/Box Drilling	\$250 or Cost of Locksmith
Loan Fees	
	Fee Amount
Loan Late Payment (Non-Mortgage)	5% of Pmt/ or \$25
Forced Insurance Placement	\$100 plus Cost of Premium
Repossession of Collateral	Cost of Repossession Company
VISA Credit Card Fees	Disclosure with Visa Application
Skip Pay Fee (1x per rolling calendar year for qualified member loans)	\$30
Pay-By-Phone/Online	\$5
Mortgage Modification or Subordination Fee	\$250
Mortgage Fees ⁴	Disclosed on Loan Estimate

If you have any questions regarding our Fee Schedule, please call our Member Service Department at 865-523-0757.

Fees are subject to change without notice.

¹ Issuance based on credit union's approval criteria.

² Access is FREE. Normal text, data, or voice charges from your carrier may apply.

³ Annual Fee is prorated if box is opened during the year. Annual Rental fee is charged each January.

⁴ Mortgage Fees are disclosed at the time of application on the Loan Estimate. The fees are not charged unless the loan is approved.

⁵ Refer to our Funds Availability Policy. Large Withdrawals may be required to process the transaction at the Main Office location.