

# Schedule of Fees

effective 4/3/2019

## **ATM**

Novation Owned	Free Unlimited
MoneyPass/CO-OP Network	Free Unlimited
Out of Network	\$1.50/transaction

## **Checking**

Check Copy (in person)	\$4.00
Return Item —NSF	\$30.00
Clearing Fee	\$30.00
Stop Payment	\$15.00
Savings Transfer (Automatic)	\$5.00
Line of Credit Transfer	\$2.00
Check Reorders	Varies

## **Loan**

Consumer Loan 7 Days Past Due	\$25.00
(Other fees specific to loan types are disclosed on loan documents)	
Coupon Book	\$15.00

## **Visa® Credit Card**

Late Payment	\$25.00/maximum
Return Payment	\$25.00/maximum

## **Miscellaneous**

Visa TravelMoney Card	\$3.00
Visa Gift Card	\$3.00
Paper Statement	\$2.00
Account History Printout	\$2.00
Account Research	\$20.00/hour
Close/Reopen Account	\$25.00 (within 90 days)
Cashiers Check	\$5.00
Special Handling Fee (Reg. D)	\$30.00
Wire Transfer (Domestic)	\$15.00
Wire Transfer (Foreign)	\$40.00/minimum
Western Union Outgoing	Varies
Popmoney - 3 day delivery	\$1.00
Popmoney - 1 day delivery	\$3.00
External Transfers - 3 day delivery	Free
External Transfers - 1 day delivery	\$3.00
Recurring ACH Origination	\$10.00 (one-time fee)

Novation reserves the right to waive or charge additional fees for special promotions or programs. Federally insured by NCUA.

