

Schedule of Fees

effective 4/1/2024

ATM

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

Checking

Check Copy (in person)	\$ 5.00
Return Item—NSF	\$30.00
Clearing Fee	\$30.00
Stop Payment	\$15.00
Savings Transfer (to cover overdraft)	\$5.00
Line of Credit Transfer	\$2.00
Check Reorders	Contact us

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
Cashiers Check	\$5.00
Special Handling Fee (Reg. D)	\$30.00
Wire Transfer (Domestic)	\$20.00
Wire Transfer (Foreign)	\$40.00/minimum
Western Union Outgoing	Contact us
External Transfers - 3 day delivery	Free
External Transfers - 1 day delivery	\$3.00
Loan Coupon Book	\$15.00
Instant Issue Debit Card (in-branch only)	\$10.00
Credit/Debit Card Rush Orders	\$25.00
Returned Check Deposit	\$15.00

Safe Deposit Box

Lost Key	\$25.00
Standard Drilling	\$150.00
Emergency Drilling	\$225.00



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