



Fee Schedule

Effective August 15, 2026

- Free to join NHFCU
- Checking with no monthly service charges
- Free ATM balances, transfers or withdrawals at NHFCU network ATMs
- Free mobile remote deposit, online banking, and digital statements*
- Free financial wellness webinars

Service	Fee
Abandoned Property Advanced Notice	\$50
Account Inquiry/Research/Reconciliation <i>(first 30 minutes per month free)</i>	\$50/ hour unless NHFCU error
Bad Address/Returned Mail	\$5 per month
Courtesy Pay (Overdraft Protection)**	Account overdrawn by: \$.01-\$5 = No Fee, \$5.01 and over = \$30 per item
Dormant Account (12+ months inactive)	\$5/month
Debit Card Replacement Fee	1st Free in 12 months, \$10 thereafter; \$100 rush
Early Account Closure	\$10 in first 12 months
Foreign Check Deposit	\$25 plus correspondent fee and any other costs of collection
Garnishment/IRS Levy/Lien	\$50
Insufficient Funds (checks not covered by Courtesy Pay)	\$35***
IRA Transfers and Rollovers (outgoing)	\$25
Non-Member Check Cashing (drawn on NHFCU only)	\$10

Service	Fee
Paper Statements	\$5/month (for e-branch users)
Paper Statement Copies	\$5/page
Returned Items** (Deposited or Cashed)	\$15
Staff Assist Phone Transfer	\$5
Stop Payment	\$25
Temporary Checks	\$5.00 per sheet
Treasurer's Check	\$5
Wire Transfer Incoming Domestic	\$25
Wire Transfer Outgoing Domestic	\$35

* Requires compatible device.

** See your checking account agreement for details on this service.

*** Returned items created by check or other electronic means, per item, per presentation.

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New Hampshire
FEDERAL CREDIT UNION

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www.nhfcu.org

Federally Insured by NCUA

