

Northeast Regional Credit Union  
514A Broadway • P.O. Box 1105  
Hannibal, MO 63401  
Phone: (573) 221-0201

**Schedule of Fees**  
**General, Regular Share & Club Accounts**

These fees and charges are effective as of 11/01/18 and are subject to change.  
We will notify you of any changes as required by applicable law.

Item	Fee
Account Below Minimum Balance of \$25.00	\$1.00 per month
Transactions exceeding six (6) per month (Regulation D)*	\$1.00
Transactions exceeding four (4) per month (Non-Reg D)	\$5.00
Dormant Account – 1 yr. Inactivity – Balance less than \$200	\$2.00 per month
Account closed within 90 days of opening	\$10.00
Christmas Club Withdrawal – Before Oct. 1	\$10.00 per withdrawal
Vacation Club Withdrawal – more than 3 per year	\$10.00
Returned Mail	\$1.00 per item
Deposited Item Returned	\$25.00
ACH Stop Payment	\$15.00
Reloadable Visa Debit Card	\$10.00
Reloadable Visa Debit Card Replacement	\$5.00
Reload to Visa Debit Card by staff – up to 2 per month	\$1.00 per load
Reload to Visa Debit Card by staff – more than 2 per month	\$4.00 per load
Overnight Mail	\$20.00
Loan Application	\$15.00 per applicant
Line of Credit	\$25.00 annually
Late Loan Payment (more than 15 days past due)	\$15.00
Duplicate Lien Release	\$5.00

\* Federal regulation prohibits any member and any joint owner from making more than six (6) transfers or withdrawals each month from Regular Share account by means of the following: preauthorized or automatic internet transfers to another deposit account, phone transfers to another deposit account, overdraft transfers to a checking account, automated funds transfers to another deposit account, funds transfers (not initiated in person) and payable to a third party such as a wire transfer request or recurring wire transfer  
All other transactions types are unlimited.