

**Nashville Post Office Credit Union**  
**Fee Schedule**  
**Effective September 1, 2021**

**Share Savings\***

Minimum balance of \$25;  
 6 free withdrawals per month, \$5 fee after 6.

**Express Checking**

No monthly service fee; No minimum balance.

**First Class Checking\***

Earn dividends; Maintain a monthly balance of \$400 to avoid a monthly service charge of \$5.

**Priority Checking\***

Minimum Balance \$5,000 in Share or CD;  
 Earn Dividends; No monthly service charge;  
 Free personal checks and 2 free cashiers checks per month.

**Christmas Club\***

No minimum balance; \$10 fee if withdrawal prior to maturity of account.

**Vacation Club\***

Minimum balance \$25; 1 withdrawal per quarter allowed.

**Individual Retirement Account (IRA)\***

No monthly or annual fees; Earn dividends; Share IRA or CD (\$2000 minimum).

**Certificate of Deposit (CD)\***

Minimum balance \$2,000; 3, 6, 12, 18, 24 or 30 month CD; Bump your rate once during the term for 18, 24 or 30 month CD.

**Debit / Credit Cards**

|                                    |         |
|------------------------------------|---------|
| Debit Card used at non NPOCU ATM - | \$1.00  |
| No charge at NPOCU ATM             |         |
| Replacement Cards                  | \$10.00 |
| Rush Order                         | \$40.00 |
| Visa Foreign Transaction Fee       | 1%      |

**Other Cards**

|                                 |        |
|---------------------------------|--------|
| Visa Gift Cards                 | \$2.50 |
| Visa Travel Money Prepaid Debit | \$4.00 |

**General Account Charges**

|  |               |
|--|---------------|
| Account Activity Printout                        | \$5.00        |
| Account closed for NSF                           | \$25.00       |
| Account Research (FREE online)                   | \$34.00/hour  |
| Cashiers Check                                   | \$5.00        |
| Check Cashing (Non-Member drawn on us)           | \$10.00       |
| Copies of Checks (deposited or cancelled)        | \$5.00        |
| Deposited Item Returned                          | \$34.00       |
| Dormant Account Fee (monthly) -                  | \$5.00        |
| No activity for 12 months/ excludes Youth Accts. |               |
| Forward Collection Item                          | cost incurred |
| Legal Processing fee (Levy / Garnishment)        | \$100.00      |
| Money Orders                                     | \$4.00        |
| Non Sufficient Funds (NSF) -                     | \$34.00       |
| Share Draft or ACH paid or returned              |               |
| Returned Mail (Bad Address)                      | \$10.00       |
| Statement Reprint (per statement)                | \$5.00        |
| Stop Payment                                     | \$34.00       |
| Unclaimed Property Processing                    | \$25.00       |
| Written Verification of Deposit                  | \$10.00       |

**Safe Deposit Box**

|                          |          |
|--------------------------|----------|
| 3x5x2                    | \$25.00  |
| 3x10x2                   | \$40.00  |
| 5x10x2                   | \$50.00  |
| Drilling a Box (No Keys) | \$100.00 |
| Replacement Key          | \$30.00  |

**Wire Transfer**

|                                 |         |
|---------------------------------|---------|
| Incoming Wire Transfer          | \$10.00 |
| Outgoing Domestic Wire Transfer | \$20.00 |
| Outgoing Foreign Wire Transfer  | \$50.00 |

\*This is a variable rate account and the rate may change after the account is opened.

