



# Member Rewards and Fee Schedule

Northland Area Federal Credit Union Member Rewards and Fee Schedule	Relationship Level - You've got the key to unlock more rewards <sup>1</sup>			
	Classic 0-6 Points	Bronze 7-13 Points	Silver 14-20 Points	Gold 21+ Points
<b>Share / Share Draft Accounts</b>				
Share Certificate Rate Premium	Not Available	Not Available	Eligible	Eligible
Paper Statement Archived Copy Fee (1 month free)	\$2.00	\$2.00	\$2.00	\$2.00
Dormant Account Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
Stop Payment Fee EFT, Single Draft, Multiple in Sequence	\$30.00	\$30.00	\$30.00	\$30.00
Non-Sufficient Funds Fee Per Presentment maximum 2 fees per day per account	\$25.00	\$25.00	\$25.00	\$25.00
Return Deposited Check	\$10.00	\$10.00	\$10.00	\$10.00
Overdraft Protection Transfer from Share or Line of Credit	Free	Free	Free	Free
Share Draft Checks	Style Prices Vary	Style Prices Vary	Style Prices Vary	2 Free boxes of Exclusive/Specialty Checks /Calendar Yr <sup>2</sup>
Starter Checks	\$2.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)	\$1.00 per page (4)
Courtesy Pay Use Fee Per Paid Item maximum 2 fees per day per account (fee waived for negative balance of \$5.00 or less)	\$25.00	\$25.00	\$25.00	\$25.00
Over 10 Draft Copies	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Money Market Account Exceeding 3 Withdrawals /mo.	\$10.00 per item	\$10.00 per item	\$10.00 per item	\$10.00 per item
<b>Digital Banking and e-Services</b>				
Digital Banking	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free
e-Statements	Free	Free	Free	Free
<b>Lending</b>				
Consumer Loan Rate Reduction w/ Automatic Payment	Not Available	0.10% Discount <sup>6</sup>	0.25% Discount <sup>6</sup>	0.50% Discount <sup>6</sup>
MyLOAN Processing Fee	\$25.00	\$25.00	\$15.00	Waived
Credit Expert	Free	Free	Free	Free
New Mortgage Fee Discount	Not Available	Not Available	\$50.00 Off Closing Costs	\$100.00 Off Closing Costs
<b>Wires</b>				
Incoming Wires	Free	Free	Free	Free
Domestic Wires(Outgoing)	\$25.00	\$20.00	\$15.00	\$15.00 (2) Free per Year
International Wires (Outgoing)	\$50.00	\$50.00	\$50.00	\$50.00
<b>Miscellaneous</b>				
Notary Service	Free	Free	Free	Free
Money Orders	\$2.00 each	\$2.00 each	\$2.00 each 2 Free/month	\$2.00 each 2 Free/month
Cashier Checks	\$2.00 each	\$2.00 each	Free	Free
Foreign Item Deposit	\$15.00 each	\$15.00 each	\$15.00 each	\$15.00 each
NAFCU/In Network ATM Fee	Free	Free	Free	Free
Non-NAFCU/ Out of Network "Foreign" ATM Fee	\$2.00	\$2.00	Free	Free
Collection ACH	\$15.00	\$15.00	\$15.00	\$15.00
Business Payroll ACH	\$25.00 <sup>3</sup>	\$25.00 <sup>3</sup>	\$25.00 <sup>3</sup>	\$25.00 <sup>3</sup>
Payment Paid By Card In Branch <sup>7</sup>	\$8.00	\$8.00	\$8.00	\$8.00
Levy/Garnishment	\$50.00	\$50.00	\$50.00	\$50.00
Escheat Account Fee	\$100.00	\$100.00	\$100.00	\$100.00
Bad Address Monthly Fee	\$5.00	\$5.00	\$5.00	\$5.00
ATM/Debit Excessive Card Replacement	\$5.00	\$5.00	\$5.00	\$5.00
Fax Fee Per Page	\$1.00	\$1.00	\$1.00	\$1.00
<b>Safe Deposit Box Annual Fee (Available at Tawas and Grayling branches)</b>	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00	3x5x22 \$15.00
	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00	3x10x22 \$20.00
	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00	5x10x22 \$30.00
	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00	10x10x22 \$50.00
<b>DISCLOSURES:</b> <sup>1</sup> Add products/services to level up! Reward points tally by account. Relationship level can upgrade monthly; can only downgrade at the start of any new year.				
<sup>2</sup> Benefit also applies to certain grandfathered accounts.				
<sup>6</sup> Reduction applies to standard applicable Consumer Loan rates. Promotional rates excluded. <sup>7</sup> No charge if paid on digital banking; VISA Debit, Discover, MasterCard				

Reward Points System	You've got the key to unlock more rewards!
e-Statements	2
Membership (Every 5 years)	1
Bill Pay (Active, at least every 60 days)	2
Direct Deposit (Active, at least every 45 days)	2
Digital Banking (Active, at least every 1 year)	3
IRA	2
Money Market	2
Certificate of Deposit	3
Debit MasterCard (Active, at least every 60 days)	3
Share Draft (Checking) (Active, at least every 60 days)	3
VISA Credit Card	4
Real Estate Loan	5
Non Real Estate Secured Loan	5
Business Payroll ACH	2

Effective Date  
11/15/2025

Share Balance Points Based on 90 Day Average Daily Balance	
\$0 - \$4,999.99	0
\$5,000 - \$10,000	1
\$10,001 - \$25,000	2
\$25,001 - \$50,000	3
\$50,001 - \$100,000	4
Greater than \$100,000	5

Loan Balance Points	
> than \$0 - \$5,000	1
\$5,001 - \$10,000	2
\$10,001 - \$25,000	3
\$25,001 - \$50,000	4
Greater than \$50,000	5