

Personal Deposit Accounts

The following fees and charges may be assessed against your account:

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| ATM Transactions: There is no charge for using an NCB Debit or ATM card at a terminal owned by NCB. The fees listed will be imposed when using an ATM not owned by NCB. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any Network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). | \$1.25 |
| Bank to Bank Transfers – inbound transfers FREE | \$0.00 |
| Bank to Bank Transfers – outbound transfers | \$2.00 |
| Cashier's Check | \$10.00 |
| Check Collection (plus all related external charges) | \$15.00 |
| Check Copies (first three per month are FREE) | \$5.00 |
| Consumer eBanking, Bill Payment, Mobile Deposit and e-Statements – Free | \$0.00 |
| Copy of Statement | \$5.00 |
| Debit Card Replacement ¹ | \$5.00 |
| Domestic Outgoing Wire Transfer *May not apply to Platinum Banking customers | \$25.00 |
| Dormant Account Fee: After one year, (for checking type accounts), and two years (for savings type accounts), if account has no deposits or withdrawals a monthly fee will be assessed on the last business day of the month. | \$10.00 |
| Expedited Bill Payment convenience fee for checks processed for "Next Business Day" delivery | \$19.95 |
| Expedited Debit Card Request | \$55.00 |
| Foreign Outgoing Wire Transfer (additional fees may apply) | \$60.00 |
| Levies or Attachments | \$125.00 |
| Medallion Guarantee *May not apply to Platinum Banking customers | \$30.00 |
| Notary Services – FREE for NCB customers | \$0.00 |
| NSF Paid Item Charge | \$35.00 |
| NSF Returned Item Charge | \$35.00 |
| Printed Checks and Deposit Slips – Prices vary by style and account type. May not apply to Platinum Banking customers | |
| Research – Rates on Request | |
| Returned Deposited Item Fee | \$10.00 |
| Stop Payment | \$30.00 |
| Treasury Management Services | \$20.00 |
| Uncollected Paid Item Charge | \$35.00 |
| Uncollected Returned Item Charge | \$35.00 |
| Written Verification of Account | \$15.00 |