

NEBRASKA STATE EMPLOYEES CREDIT UNION
FEE SCHEDULE

Effective September 1, 2026

Checking Account Fees

Savings overdraft protection transfer	\$5.00 per transfer
Loan overdraft protection transfer	\$5.00 per transfer
Overdraft / returned item	\$35.00 per item
Deposited return item	\$15.00 per item
Stop payment order	\$30.00 per item
Check copy	\$2.00 per item
Account history printout	\$2.00 per page
Account reconciliation fee	\$25.00 per hour (\$25.00 minimum)
Check printing fee	\$ varies according to style
Debit card foreign ATM transaction fee	\$3.00 per transaction
Debit card replacement fee	\$15.00 per card
Debit card chargeback fee	\$30.00 per chargeback
500 Plus Account below minimum balance fee	\$5.00 per month
HIAA Account below minimum balance fee	\$15.00 per month
HIAA Account excess transfer or check fee	\$10.00 per item

Other Service Fees (applicable to all accounts)

Returned deposit/payment fee	\$15.00 per item
Account research fee	\$25.00 per hour (\$25.00 minimum)
Statement copy fee	\$5.00 per statement
Outgoing wire transfer fee (domestic)	\$25.00 per transfer
Incoming wire transfer fee	\$10.00 per transfer
ACH Notice of Change fee	\$10.00 per item
ACH overdraft/returned item fee	\$35.00 per item
International ACH transaction	\$5.00 per item
Telephone share transfer (not using Teledata-24)	\$5.00 per transfer
Money Order fee	\$5.00 per money order
Teller Check to 3rd party	\$5.00 per item
Stop payment on Teller Check	\$30.00 per item
Travel Card/Gift Card fee	\$6.00 per card (\$3.00 reload fee)
Closing an account within 3 months of open date fee	\$25.00 per occurrence
Dormant account fee (after 1 year and balance under \$250.00)	\$5.00 per month
Bad address / returned statement fee	\$5.00 per occurrence
Garnishment / Levies fee	\$35.00 per occurrence
Collection item fee	\$35.00 per occurrence
Shared branching withdrawal fee after 2 free per month	\$5.00 per withdrawal
Withdrawal fee on share saving account when the balance falls below a \$250.00 minimum daily balance (See #1 below)	\$3.00 per withdrawal

Credit Card Fees

Credit card replacement fee	\$15.00 per card
Credit card cash advance fee	2% of advance (\$1.00 min., \$20.00 max.)
Credit card chargeback fee	\$25.00 per chargeback
Credit card late charge	\$20.00 after 10 days

#1 Fee waived if any one of the conditions are met: aggregate balance of \$500 in savings or deposit accounts; current loan balance of \$2,000 or more; age 18 or younger