



New Covenant Dominion Federal Credit Union

1185 Boston Road, Bronx, NY 10456 * Tel. 718-328-3930
3601 Eastchester Road, Bronx, NY 10469 * Tel. 718-655-8461

General Service Fees

New Member Enrollment Fee– individuals	\$10.00
New Member Enrollment Fee– organizations	\$100.00
Minimum Daily Share Balance Requirement- Individuals	\$20.00
Minimum Daily Share Balance Requirement– Organizations	\$100.00
Check Orders & Other Checking Supplies	Supplier's price plus tax/ handling fee
Deposited Items Returned Fee	\$20.00
Insufficient Balance (NSF) Fee	\$20.00
Courtesy Pay Fee	\$30.00
ATM Use	\$1.75
Wire Transfer - Domestic	\$25.00
Wire Transfer - International	\$40.00
Individual Loan Application Fee	\$25.00+ credit report fee
Organization Loan Application Fee	\$175.00+ credit report fee
Unsecured- Loan Interest Rate	Prime Rate + 4% - 10% Depending on credit report & membership standing
Secured- Loan Interest Rate	Prime Rate + 2% - 4% Depending on membership standing
Individual Vehicle Loan Application Fee	\$75.00+ credit report fee
Organization Vehicle Loan Application Fee	\$100.00+ credit report fee
Line of Credit Rate	Upon Approval, 15% APR
Loan - Late Payment Fee	\$25.00

For Thrift, Education, and Wealth

Updated 3/2015



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Interest on Overdrawn Accounts	15% APR
6 month - 1 year Certificate of Deposit – less than \$10K	.50%
6 month - 1 year Certificate of Deposit – \$10K - \$25K	.75%
2- 5 years Certificate of Deposit – less than \$25K	1% - 1.1%
2- 5 years Certificate of Deposit – greater than \$25K	1% - 1.75%
CD Early Withdrawal	Penalty Assessed
Dividends on Regular Shares	.5% Rate is subject to change. Dividends are paid annually.
Dividends on Certificate of Deposit	Dividends are paid on maturity or as per agreed terms.
Monthly Dormant Account fee (After 1 year of inactivity)	\$5
ACH Transaction fees– for organizational accounts only	\$1 per transaction only
Escheat Notice - per Year	Free
On-Line Banking Service	Free
Cashier's Checks	Free
Levy, Garnishment	Free
ACH Scheduled Payment– natural persons only	Free

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