



## Somerville Branch

493 Somerville Avenue  
Somerville, MA 02143

## Cambridge Branch

251 Hampshire Street  
Cambridge, MA 02139  
Drive-up available

## Branch Hours

Monday	8:30am - 5:00pm
Tuesday	8:30am - 4:00pm
Wednesday	8:30am - 4:00pm
Thursday	8:30am - 6:00pm
Friday	8:30am - 6:00pm
Saturday	8:30am - 1:00pm

## 24 Hour Telephone Access

1.844.NAVEOCU (628.3628)

[naveo.org](http://naveo.org)  
617-547-3144

# Schedule of Fees

Effective: March 23, 2017



Federally Insured by NCUA

## Secure Checking

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**\$5.95 Monthly with Paper Statements**

**\$3.95 Monthly with eStatements**

IDProtect® - Identity Theft Protection Service

Cellular Telephone Protection

Earn Interest on your Balance

No Minimum Balance Requirement

## Eco Checking

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No Monthly Maintenance Fee

iBanking & ATM Accessible

No Minimum Balance Requirements

Unlimited Check Writing

## Money Market

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**Excessive Withdrawal Fee** \$ 3.00/ transfer

*Tiered, variable annual percentage yield dependent on account balance. The money market allows for 3 withdrawals/month.*

## Free Business Checking\*\*

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No Minimum Balance Required

No Monthly Maintenance Fees

\*\*Check orders are excluded

## ATM Transactions

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Naveo ATM FREE

Non-Naveo ATM<sup>1</sup> FREE

Point of Sale FREE

ATM / Debit Card Replacement \$ 10.00 each

<sup>1</sup>Other Institutions may charge for the use of their ATM.

## iBanking / Bill Pay

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Bill Pay Stop Payment \$ 30.00 each

Expedited Payment Fee \$ 9.95 each

## Other Fees

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Returned Item	FREE
Insufficient Funds	\$ 30.00 / item
Uncollected Funds	\$ 15.00 / item
Copy of Statement	\$ 5.00 / item
Copy of Processed Check	\$ 5.00 / item
Stop Payment	\$ 30.00 / item
Courtesy Pay Overdraft	\$ 30.00 / item
Overdraft Transfer Fee	\$ 3.00 / transfer
Money Order	\$ 3.00 / item
Money Order (Senior Citizens)	FREE
Official Check	\$ 5.00 / item
Official Check (Senior Citizens)	\$ 2.50 / item
Passbook Replacement	\$ 15.00 / book
Early Account Closure (Closed within 6 months)	\$ 10.00 / account
Wire Transfers	
• Outgoing (Seniors :10% discount)	
• Domestic	\$ 25.00 each
• Foreign	\$ 40.00 each
• Incoming	\$ 10.00 each
Foreign Currency	Daily Market Rate
Foreign Check Cashing (Euro & Canadian)	\$ 10.00 each
Levies/Garnishments	\$ 50.00 each
Research	\$ 25.00 / hour
Dormant Accounts	\$ 50.00 / account one-time fee
Reg. D Excess Transaction	\$ 10.00 / item
Notary Public (Members)	FREE
Notary Public (Non-Members)	\$ 1.25 each
Popmoney™ Regular Fee	\$ 1.00 each
Popmoney™ Next Day Fee	\$ 3.00 each