

Northern Federal Credit Union
120 Factory Street
Watertown, NY 13601

HSA Account

Effective 3/31/09

Fees:

Enrollment Fee.....	None
Monthly Fee.....	None
Checks.....	1 st 50 FREE, current Clarke rates apply
Per debit card.....	None
Replace lost debit card.....	None
Termination of debit card access.....	None
POS purchase via signature.....	None
ATM withdrawal (out of network only).....	\$1.00
POS purchase using PIN.....	None
Process withdrawal form.....	None
Contribution fees.....	None
Internet Banking.....	FREE
Annual Fee.....	None
Close Account Fee.....	\$10.00
Excess Contribution Distribution.....	None
Deposited item returned unpaid.....	\$12.50
NSF Fee.....	\$29.00
Stop Payment.....	\$15.00
Debit retrieval request.....	None

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