

NORTHERN PIEDMONT FEDERAL CREDIT UNION



April 2011

2011 Annual Meeting of the Membership

The Northern Piedmont Federal Credit Union 57th Annual Meeting of the Membership will be held on Wednesday, April 27, 2011, at 4:00pm at Northern Piedmont Federal Credit Union's Warrenton branch office located at 484 Blackwell Road, Suite 100, in Warrenton, VA. All member/owners of NPFCU are invited to attend the meeting to enjoy light refreshments. Please RSVP to 540-347-4900, ext 11, or RSVP to 540-825-8800 ext 23 or marketing@npfcu.org by April 15, 2011.



Annual Meeting Reservation Request

Member Name _____

Daytime Phone # _____

of Adults attending _____ # of Children attending _____

Please mail or bring this completed form to:

Marketing Department
484 Blackwell Rd, Suite 100
Warrenton, VA. 20186

STAY IN TOUCH WITH MOBILE/TEXT BANKING AT NPFCU!

Mobile/text banking will be available to members of NPFCU in the coming months for convenience and 24/7 access to your credit union account in addition to online banking services! Mobile access is dependant on your individual device and it's FREE!

NOW IS THE TIME TO PUT YOUR DEBT ON A DIET!

NPFCU has several money saving loan promotions to get your savings into shape! Auto refinancing, credit card debt consolidation and personal loans all at discounted, fixed rates! Personal loans at 8.99% APR for up to 60 months are now available for debt consolidation, vacations, home improvements and more! Contact us for information on all of our rate discounts for loan products! Contact us in either office to start the easy application process at 540-825-8800 or 540-347-4900 to start saving now!

Holiday Closings:

Memorial Day

Monday, May 30, 2011

Independence Day

Monday, July 4, 2011

Contact Us:

Culpeper

567 James Madison Highway
Culpeper, Virginia 22701
540.825.8800

Warrenton

484 Blackwell Road, Suite 100
Warrenton, Virginia 20186
540.347.4900

FEE SCHEDULE 2011

Effective May 1, 2011

Account Fees

	Actual
Transfer Fee	\$2.00 per transfer
Telephone Transfer	\$2.00 per transfer
Overdraft Privilege NSF	\$35.00 per item 5 max
Insufficient Funds	\$35.00 per item
Stop Payment Fee	\$35.00 per item
Deposited Item Return Fee	\$35.00 per item
Copy of Share Draft Fee	\$5.00 per item
Account Research Fee	\$35.00 per hour
Verification of Accounts	\$15.00
Copy of Statement Fee	\$15.00 per month
Redeposit Fee	\$25.00 per item
Christmas Club Early Withdrawal Fee	\$20.00
Reopen Account Fee	\$25.00
Dormant/Inactive Acct. Fee	\$10.00 per qtr
Return Mail Fee	\$5.00
Check Printing Fee	prices vary
Counter Checks	\$5.00 for 5 checks
Cashier Checks/Member Request Fee	\$0.00 member \$5.00 all others
Wire Transfer (outgoing fee)	\$25.00 per transfer
E-Alert Services	\$25.00 per year
Notary Fee	\$10.00
Cash Check (Shares Only)	\$10.00

ATM and VISA Cards

ATM Card	\$10.00
Debit Card	\$10.00
Reissue ATM/Debit Card	\$10.00
New Pin # for ATM or Debit	\$10.00
Reissue Visa Card or PIN #	\$10.00
Visa Gift Card and/or Reissue	\$5.00 per card
Visa Reloadable Card	\$5.00 per card
Visa Reloadable Card Fill	\$2.00 per fill
Visa Immediate Increase and Overlimit fee	\$25.00

Loan Account

Levy, Lien, Garnishment, Collection Fee	\$65.00
Subordination Agreements	\$100.00
Skip Payment Fee	\$30.00

Individual Retirement/Certificate Accounts

Premature withdrawal from IRA	\$25.00 per withdrawal
Premature withdrawal from certificate	90 days dividend

Bill Pay System

Check Copy	\$5.00 per check
Research	\$35.00 per hour
Stop Payment	\$35.00 per item
Insufficient Funds	\$35.00 per item



Northern Piedmont Federal Credit Union
Striving to be your only financial institution