



# NORTHERN HILLS

## FEDERAL CREDIT UNION

Financial Solutions For You!

### SCHEDULE OF FEES

All Fees Subject to Change

#### SAVINGS ACCOUNT FEES

<b>Early Closing</b> , under 90 days	
Age 18 or over .....	\$20.00
Under age 18.....	\$3.00
<b>Excessive Withdrawal</b> , each over 8 .....	\$2.00
<b>Inactive 180+ Days</b> , limited services .....	\$3.00
<b>IRA Unqualified Withdrawal</b> , per withdrawal.....	\$25.00

#### CHECKING ACCOUNT FEES

<b>*Automatic Transfer/Withdrawal Limit</b> , from savings	
Seven or more, per transfer.....	\$2.00
<b>Counter Checks</b> , per 12.....	\$6.00
<b>Custom Checks</b> , per style.....	Varies
<b>Inactive Checking Account</b> , per month.....	\$5.00
Over age 18, no activity 90 days	
<b>Notice of Transfer</b> , per transfer .....	\$2.00
From loan to cover overdraft	
<b>Overdraft Returned</b> , per item.....	\$33.00
(Check or ACH Debit)	
<b>Overdraft Paid</b> , per item.....	\$33.00
(Check, POS or ACH Debit)	

\*Federal Regulation D Requirements: For all savings, Club, and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

#### ATM FEES

<b>ATM Deposits &amp; Inquiries</b> .....	No fee
<b>ATM Withdrawals</b>	
Northern Hills Federal ATMs, Wells Fargo on Premise ATMs or CO-OP Network ATMs	
First 10 withdrawals per month .....	No Fee
11 & higher withdrawals, each .....	\$1.50
<b>Out of Network ATM Withdrawals</b> , each.....	\$1.50
<b>International Transaction</b> , per transaction.....	1%
ATM/Debit/Checks Charged by clearing networks for currency exchange	

#### SAFE DEPOSIT BOX FEES (Main Branch)

<b>3 x 5 Box</b> .....	\$15.00
<b>3 x 10 Box</b> .....	\$25.00
<b>5 x 10 Box</b> .....	\$35.00
<b>Key Deposit</b> , 2 keys, refundable .....	\$25.00
<b>Key Replacement</b> , per key .....	\$10.00
<b>Late Payment of Annual Rental</b> .....	\$5.00
<b>Replacement Lock</b> , one lost key .....	\$45.00
<b>Unclaimed Property</b> .....	\$75.00
<b>Drill Safe Deposit Box</b> , two lost keys .....	\$250.00

Fees current as of 8/01/09 and subject to change without notice. Statement insert 6/30/09.



## OTHER FEES

<b>Account Research/Reconciliation</b> , per hour .....	\$18.00	<b>Loan Subsequent Action</b> .....	\$35.00
(1 hour minimum -plus costs)		(Change collateral, comaker etc)	
<b>Cashiers Check</b> , per check .....	\$5.00	<b>Loan Title Handling</b> , per item	
<b>Check Cashing</b> , per check .....	\$5.00	South Dakota .....	\$10.00
(When age 18 or over AND checks total \$50 or more, unless		Out of State .....	\$35.00
\$200 in savings or with current loan)		<b>Long Distance Call</b> , per call to verify funds .....	\$3.00
<b>Check Lookup/Copy</b> , per item .....	\$7.00	<b>Mail Receipt</b> .....	\$2.00
<b>Coin Counting</b> , 2% total, minimum .....	\$2.00	<b>Money Orders</b> , \$1,000 maximum.....	\$1.25
<b>Collection Item</b> , in/out plus costs .....	\$10.00	<b>Money Zipper Bags</b> , large .....	\$5.00
<b>CU*Easy Pay - Bill Payment &amp; Presentment</b>		<b>Money Zipper Bags</b> , small.....	\$2.00
Per month .....	\$4.95	<b>NHFCU Check</b>	
Transactions over 15, each .....	\$ .40	Issued to member .....	No fee
*Refer to agreement – special charges may apply for stop		Issue to third party.....	\$3.00
payments, etc		<b>Notary Service</b> .....	No fee
<b>Duplicate Deposit Books</b> .....	\$8.50	<b>Photocopy</b> , per page .....	\$.25
<b>Escheat Fee</b> .....	\$25.00	<b>Returned Item</b> , per time returned	
<b>Fax International - Sending</b>		Check written by Member.....	\$40.00
First page .....	\$10.00	Check written by Non-member .....	\$10.00
Each additional page .....	\$5.00	(Dishonored check)	
<b>Fax – Receiving</b> , per page .....	\$1.00	ACH Origination Item .....	\$40.00
<b>Fax – Sending</b> , per page Local or 800 .....	\$1.00	(Loan or deposit)	
Domestic first page .....	\$3.00	<b>Statement History Printout</b> .....	\$5.00
Domestic each additional page .....	\$1.00	<b>Stop Payment</b> , per item .....	\$20.00
<b>Foreign Item Exchange Check US Funds</b>		(Electronic or paper – to place or remove)	
...see collection item		<b>Verification of Deposit</b> .....	\$10.00
<b>HSA Annual Fee</b> .....	\$10.00	<b>VISA Fees &amp; Charges</b> ... refer to VISA disclosure	
(Waived for account balance greater than \$2500 or continuous		<b>VISA Gift/Prepaid Debit Cards</b> , per card .....	\$5.00
ACH deposits to acct)		Personalized card, per card .....	\$10.00
<b>HSA Set-up</b> .....	\$10.00	Card reload, per time.....	\$2.00
<b>HSA Account Closure</b> .....	\$25.00	<b>Western Union</b> .....	Established by Western Union
<b>Incorrect Address/Returned Mail</b> , per piece .....	\$3.00	<b>Wire Transfer – Domestic</b>	
<b>Legal Processing</b> , costs plus minimum of .....	\$15.00	Incoming, per wire .....	\$5.00
(Levies, garnishments, executions, etc.)		Outgoing, per wire .....	\$15.00
<b>Live Phone Inquiries/Transactions</b> , per call.....	\$2.00	<b>Wire Transfer – International</b>	
(Requesting information such as balances, deposits,		Outgoing, per wire .....	\$50.00
withdrawals, checks cleared or transactions that are			
obtainable through It's Me 247 or CU*TALK)			
<b>Loan Amortization Schedule</b> .....	\$5.00		
<b>Loan Extension</b> .....	\$35.00		

Fees will be assessed to any share or checking account, which may result in a negative balance.