



SCHEDULE OF FEES

All Fees Subject to Change

SAVINGS ACCOUNT FEES

Dormant Account , per month	\$5.00
(Over age 18, no activity 12 months, savings less than \$200.)	
Early Closing , under 90 days	
Age 18 or over	\$20.00
Under age 18.....	\$3.00
Excessive Withdrawal , each over 8	\$2.00
IRA Unqualified Withdrawal , per withdrawal.....	\$25.00
New Membership , per account	\$5.00

CHECKING ACCOUNT FEES

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

ATM Deposits & Inquiries	No fee
ATM Withdrawals	
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
Out of Network ATM Withdrawals , each.....	\$1.50
Replacement ATM/Debit Card	\$5.00
International Transaction , per transaction.....	1%
ATM/Debit/Checks Charged by clearing networks for currency exchange	

SAFE DEPOSIT BOX FEES (Main Branch)

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

Fees current as of 9/01/11 and subject to change.



OTHER FEES

Account Research/Reconciliation , per hour	\$18.00	Loan Amortization Schedule	\$5.00
(1 hour minimum -plus costs)			
Cashiers Check , per check	\$5.00	Loan Extension	\$35.00
Check Cashing , per check	\$5.00	Loan Subsequent Action	\$35.00
(When age 18 or over AND checks total \$50 or more, unless \$200 in savings or with current loan)		(Change collateral, comaker etc)	
Check Lookup/Copy , per item	\$7.00	Loan Title Handling , per item	
Coin Counting , 2% total, minimum	\$2.00	South Dakota	\$10.00
Collection Item , in/out plus costs	\$10.00	Out of State	\$35.00
Easy Pay - Bill Payment & Presentment		Long Distance Call , per call to verify funds	\$3.00
Per month	\$4.95	Mail Receipt	\$2.00
Transactions over 15, each	\$4.40	Money Orders , \$1,000 maximum.....	\$1.50
Research, each	\$25.00	Money Zipper Bags , large	\$5.00
*Refer to agreement – special charges may apply for stop payments, etc		Money Zipper Bags , small.....	\$2.00
Duplicate Deposit Books	\$8.50	NHFCU Check	
Escheat Fee	\$25.00	Issued to member	No fee
Fax International - Sending		Issue to third party.....	\$3.00
First page	\$10.00	Notary Service	No fee
Each additional page	\$5.00	Photocopy , per page	\$.25
Fax – Receiving , per page	\$1.00	Returned Item , per time returned	
Fax – Sending , per page Local or 800	\$1.00	Check written by Member.....	\$40.00
Domestic first page.....	\$3.00	Check written by Non-member	\$10.00
Domestic each additional page	\$1.00	(Dishonored check)	
Foreign Item Exchange Check US Funds		ACH Origination Item	\$40.00
...see collection item		(Loan or deposit)	
Guaranteed Funds Check , per check	\$15.00	Statement History Printout	\$5.00
HSA Annual Fee	\$10.00	Stop Payment , per item	\$20.00
(Waived for account balance greater than \$2500 or continuous ACH deposits to acct)		(Electronic or paper – to place or remove)	
HSA Set-up	\$10.00	Verification of Deposit	\$10.00
HSA Account Closure	\$25.00	VISA Reloadable Prepaid Cards , per card	\$5.00
Incorrect Address/Returned Mail , per piece	\$3.00	Personalized card, per card	\$10.00
Legal Processing , costs plus minimum of	\$15.00	Card reload, per time.....	\$2.00
(Levies, garnishments, executions, etc.)		Wire Transfer – Domestic	
Live Phone Inquiries/Transactions , per call.....	\$2.00	Incoming, per wire	\$5.00
(Requesting information such as balances, deposits, withdrawals, checks cleared or transactions that are obtainable through It's Me 247 or CU*TALK)		Outgoing, per wire	\$15.00
		Wire Transfer – International	
		Outgoing, per wire	\$50.00

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