

**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

**IRA Unqualified Withdrawal,** per withdrawal $25.00

**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

**Notice of Transfer,** per transfer $2.00

From loan to cover overdraft

**NSF Returned,** per item-business & personal $34.00

(Check or ACH Debit)

**NSF Paid,** per item- business & personal.. $34.00

(Check, POS or ACH Debit)

“Paid” Non-Sufficient Funds (NSF) item(s) up to $500 negative

balance. ***(This service will only be available to members who***

***meet eligibility requirements****.)*

Fees will be assessed to any share or checking account

business or personal, which may result in a negative balance.

\*Federal Regulation D Requirements: For all savings, Club, and Money Market

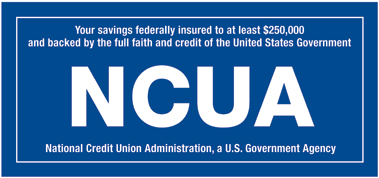
accounts, you may make no more than six (6) transfers and withdrawals from

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.

**Fees effective March 11, 2016 and subject to change.**  

**ATM FEES**

**ATM Deposits & Inquiries** No fee

**ATM Withdrawals**

Northern Hills Federal 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

**BUSINESS CHECKING ACCOUNT FEES**

**Service Fee,** per month

Up to 100 items $5.00

101 to 300 items $25.00

301 or more items $50.00

**Currency Orders,** per order

Up to $500 Free

Over $500 $5.00

**Coin Orders,** per order

Up to $100 Free

Each additional $100 ordered $1.00

**Coin Counting** Free

**Business Debit Card** Free

**EasyPay** Free

* All other fees not listed will apply to Business Accounts.
* Monthly service fee based on total number of items deposited and clearing the account; including electronic transactions.
* An annual review of all Business Checking Accounts will be conduct to determine proper tier.
* Organizations are exempt from monthly service fee.

**OTHER FEES**

**Account Research/Reconciliation,** per hour $20.00

(1 hour minimum -plus costs)

**Business Deposit Books** $8.50

**Cashier's Check,** per check $5.00

**Check Cashing,** per check $5.00

(When age 18 or over AND checks total $50 or more, unless

$200 in savings or with current loan)

**Check Lookup/Copy,** per item $5.00

**Coin Counting,** Free

Non-members 6% of total

**Collection Item,** in/out plus costs $10.00

**Easy Pay - Bill Payment & Presentment** Free

Transaction Research, each $25.00

\*Refer to agreement – special charges may apply for stop

payments, etc

**Escheat Fee** $25.00

**Fax International - Sending**

First page $10.00

Each additional page $5.00

**Fax – Receiving**, per page $1.00

**Fax – Sending,** per page Local or 800 $1.00

Domestic first page $3.00

Domestic each additional page $1.00

**Foreign Item Exchange Check US Funds**

…see collection item

**Guaranteed Funds Check**, per check $15.00

**HSA Debit Card** $5.00

**HSA Account Closure** $25.00

**Incorrect Address/Returned Mail,** per piece $3.00

**Legal Processing,** costs plus minimum of $15.00

(Levies, garnishments, executions, etc.)

**Loan Extension** $35.00

**Loan Subsequent Action** $35.00

(Change collateral, comaker etc)

**Loan Title Handling,** per item

South Dakota $10.00

Out of State $35.00

**Long Distance Call,** per call to verify funds $3.00

**Mail Receipt** $2.00

**Money Orders,** $1,000 maximum $1.50

**Money Zipper Bags,** large $5.00

**Money Zipper Bags,** small $2.00

**NHFCU Check**

Issued to member No fee

Issue to third party $3.00

**Notary Service** No fee

**Photocopy,** per page $.25

**Returned Item,** per time returned

Check written by Member $40.00

Check written by Non-member $10.00

(Dishonored check)

ACH Origination Item $40.00

(Loan or deposit)

**Statement History Printout,** per month $5.00

**History 3 years & older,** per month $10.00

**Stop Payment,** per item $25.00

(Electronic or paper – to place or remove)

**Verification of Deposit** $10.00

**VISA Reloadable Prepaid Cards,** per card $5.00

Personalized card, per card $10.00

Card reload, per time $2.00

Online reload using NHFCU Debit Card $1.25

(Fee and reload amount shows as one debit card transaction)

**Wire Transfer – Domestic**

Incoming, per wire $5.00

Outgoing, per wire $20.00

**Wire Transfer – International**

Outgoing, per wire $50.00

**ANNUAL SAFE DEPOSIT BOX FEES**

**(Sturgis Office)**

**3 x 5, per box** $15.00

**3 x 10, per box** $25.00

**5 x 10, per 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

**H drive/MemberServices/MbrDisclosures/FeeSchedule Mar 2016**