

**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**