



## SCHEDULE OF FEES

All Fees Subject to Change

### SAVINGS ACCOUNT FEES

<b>Dormant Account</b> , per month .....	\$10.00
(Over age 18, no activity 12 months, savings less than \$200.)	
<b>Early Closing</b> , under 90 days	
Age 18 or over .....	\$25.00
Under age 18.....	\$3.00
<b>IRA Unqualified Withdrawal</b> , per withdrawal.....	\$25.00
<b>IRA Transfer to Another Institution</b> .....	\$25.00

### CHECKING ACCOUNT FEES

<b>*Automatic Transfer/Withdrawal Limit</b> , from savings	
Seven or more, per transfer.....	\$5.00
<b>Counter Checks</b> , per 12.....	\$6.00
<b>Custom Checks</b> , per style.....	Varies
<b>Notice of Transfer</b> , per transfer .....	\$2.00
From loan to cover overdraft	
<b>NSF Returned</b> , per item-business & personal .....	\$34.00
(Check or ACH Debit)	
<b>NSF Paid</b> , 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.

### ATM FEES

<b>ATM Deposits &amp; Inquiries</b> .....	No fee
<b>ATM Withdrawals</b>	
Northern Hills Federal 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>Replacement ATM/Debit Card</b> .....	\$10.00
<b>International Transaction</b> , per transaction.....	1%
ATM/Debit/Checks Charged by clearing networks for currency exchange	

### BUSINESS CHECKING ACCOUNT FEES

<b>Service Fee</b> , per month	
Up to 100 items .....	\$5.00
101 to 300 items.....	\$25.00
301 or more items .....	\$50.00
<b>Currency Orders</b> , per order	
Up to \$500.....	Free
Over \$500 .....	\$5.00
<b>Coin Orders</b> , per order	
Up to \$100.....	Free
Over \$100 .....	\$5.00
<b>Coin Counting</b> .....	Free
<b>Business Debit Card</b> .....	Free
<b>Bill Payment</b> .....	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 conducted to determine proper tier.

Fees effective December 1, 2021 and subject to change.



## **OTHER FEES**

<b>Account Closing</b> , per closing (due to abuse) .....	\$25.00
<b>Account Research/Reconciliation</b> , per hour .....	\$25.00
(1 hour minimum -plus costs)	
<b>Bill Payment &amp; Presentment</b> .....	Free
Transaction Research, each .....	\$25.00
*Refer to agreement – special charges may apply for stop payments, etc.	
<b>Business Deposit Books</b> .....	\$8.50
<b>Card Payment by Phone Convenience Fee</b> .....	\$5.00
<b>Cashier's Check</b> , per check .....	\$5.00
<b>Check Cashing</b> , per check – member & nonmember ...	\$5.00
(When age 18 or over AND checks total \$50 or more, unless \$200 in savings or with current loan)	
<b>Check Lookup/Copy</b> , per item .....	\$5.00
<b>Coin Counting</b> ,.....	Free
Non-members.....	6% of total
<b>Collection Item</b> , Domestic per item .....	\$50.00
Foreign per item.....	\$50.00
<b>Escheat Fee</b> .....	\$50.00
<b>Fax International - Sending</b>	
First page .....	\$10.00
Each additional page.....	\$5.00
<b>Fax – Receiving</b> , per page .....	\$1.00
<b>Fax – Sending</b> , per page Local or 800 .....	\$1.00
Domestic first page.....	\$3.00
Domestic each additional page .....	\$1.00
<b>Foreign Item Exchange Check US Funds</b>	
See collection item. Exchange rates may also apply.	
<b>Guaranteed Funds Check</b> , per check.....	\$15.00
<b>HSA Debit Card</b> .....	\$10.00
<b>HSA Account Closure</b> .....	\$25.00
<b>Incorrect Address/Returned Mail</b> , per piece .....	\$5.00
<b>Legal Processing</b> , costs plus minimum of .....	\$25.00
(Levies, garnishments, executions, etc.)	
<b>Loan Extension</b> .....	\$35.00
<b>Loan Subsequent Action</b> .....	\$35.00
(Change collateral, co-maker, etc.)	
<b>Loan Title Handling</b> , per item	
South Dakota.....	\$10.00
Out of State .....	\$35.00
<b>Long Distance Call</b> , per call to verify funds .....	\$3.00
<b>Mail Receipt</b> .....	\$2.00

<b>Money Orders</b> , \$1,000 maximum.....	\$2.00	
<b>Money Zipper Bags</b> , large .....	\$5.00	
<b>Money Zipper Bags</b> , small.....	\$2.00	
<b>Mortgage Modifications/Subordination</b> .....	\$200.00	
<b>NHFCU Check</b>		
Issued to member .....	No fee	
Issue to third party.....	\$5.00	
<b>Notary Service</b> .....	No fee	
<b>Photocopy</b> , per page .....	\$.25	
<b>Returned Item</b> , 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)		
<b>Statement History Printout</b> , per month.....	\$5.00	
<b>History 3 years &amp; older</b> , per month .....	\$10.00	
<b>Stop Payment</b> , per item .....	\$30.00	
(Electronic or paper – to place or remove)		
<b>Verification of Deposit</b> .....	\$10.00	
<b>VISA Reloadable Prepaid Cards</b> , 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)		
<b>Wire Transfer – Domestic</b>		
Incoming, per wire .....	\$5.00	
Outgoing, per wire .....	\$20.00	
<b>Wire Transfer – International</b>		
Outgoing, per wire .....	\$50.00	

## **ANNUAL SAFE DEPOSIT BOX FEES**

### **(Sturgis Office)**

<b>3 x 5, per box</b> .....	\$15.00
<b>3 x 10, per box</b> .....	\$25.00
<b>5 x 10, per box</b> .....	\$45.00
<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