

## ACCOUNT FEES - Savings, Checking, IRA

|   |         |
|---|---------|
| <b>Account Closing</b> , per closing; abuse or fraud        | \$25.00 |
| <b>Account Research/Reconciliation</b> , per hour           | \$25.00 |
| one hour minimum plus costs                                 |         |
| <b>*Automatic Transfer/Withdrawal Limit</b> , Reg D         |         |
| Seven or more, per transfer                                 | \$5.00  |
| <b>Bill Pay</b>   | Free    |
| <b>Bill Pay Transaction Research</b> , each                 | \$25.00 |
| <b>Check Lookup or Copy</b> , per item                      | \$5.00  |
| <b>Counter Checks</b> , per 12                              | \$6.00  |
| <b>Custom Checks</b> , per style                            | Varies  |
| <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>HSA Account Closure</b>                                  | \$25.00 |
| <b>IRA Transfer to Another Institution</b>                  | \$25.00 |
| <b>IRA Unqualified Withdrawal</b> , per withdrawal          | \$25.00 |
| <b>Notice of Transfer</b> , per transfer                    | \$2.00  |
| From loan to cover overdraft                                |         |
| <b>**NSF Paid</b> , per item - business & personal          | \$34.00 |
| Check, POS, or ACH Debit                                    |         |
| <b>NSF Returned</b> , per item-business & personal          | \$34.00 |
| Check or ACH Debit, each time presented                     |         |

## ANNUAL SAFE DEPOSIT BOX FEES

### (Sturgis Location Only)

|   |          |
|---|----------|
| <b>3 x 5</b> , per box                        | \$15.00  |
| <b>3 x 10</b> , per box                       | \$25.00  |
| <b>5 x 10</b> , per box                       | \$45.00  |
| <b>Drill Safe Deposit Box</b> , two lost keys | \$250.00 |
| <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  |

## BUSINESS ACCOUNT FEES

|   |         |
|---|---------|
| <b>Award Business Checking Service Fee</b>            | \$20.00 |
| Per month If \$5,000 daily balance Is not maintained. |         |
| <b>^Award Business Checking Transaction Fee</b>       | \$0.20  |
| Per Transaction if exceed 75 transactions per month   |         |
| <b>Business Checking Service Fee</b> , per month      | \$5.00  |
| Business Checking Accounts opened before July 1, 2023 |         |
| <b>^Organization Checking Transaction Fee</b>         | \$0.05  |
| Per Transaction if exceed 10 transactions per month   |         |
| <b>Bill Pay</b>                                       | Free    |
| <b>Business Debit Card</b>                            | Free    |
| <b>Business Debit Card Replacement</b>                | \$10.00 |
| <b>Business Deposit Books</b>                         | \$8.50  |
| <b>Coin Orders</b> , per order                        |         |
| Up to \$100   | Free    |
| Over \$500  | \$5.00  |
| <b>Coin Counting</b>                                  | Free    |
| <b>Currency Orders</b> , per order                    |         |
| Up to \$500   | Free    |
| Over \$500  | \$5.00  |

**All other fees not listed will apply to Business Accounts**

## LOAN FEES

|  |               |
|--|---------------|
| <b>Home Equity Loan Processing</b>           | \$299.00      |
| <b>Home Equity Line of Credit Processing</b> | \$199.00      |
| <b>Loan Subsequent Action</b>                | \$50.00       |
| Change collateral, co-maker, etc.            |               |
| <b>Loan Title Handling</b> , per item        |               |
| South Dakota                                 | \$10.00       |
| Out of State                                 | \$35.00       |
| <b>Mortgage Modifications/Subordination</b>  | \$200 Minimum |
| <b>Skip Payment</b>                          | \$35.00       |

**Fees effective July 1, 2023 and  
subject to change without notice**

\*NHFUC Regulation D Notice: permits a total of six transfers and withdrawals from all savings and Money Market accounts by telephone, audio response, bill payment, wire, or preauthorized order each calendar month.

\*\*PAID Non-Sufficient Funds (NSF) item(s) up to \$500 negative balance. *This service is only available to members with a consumer checking account who meet eligibility requirements.*

^Refer to the Award Business Checking Disclosure and the Organization Account Important notice for further details.

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

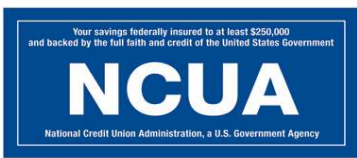
**OTHER FEES**

|  |             |
|--|-------------|
| <b>Account to Account</b> , debit only   | \$1.00      |
| <b>Card Payment by Phone Convenience Fee</b>   | \$5.00      |
| <b>Cashier's Check</b> , per check   | \$5.00      |
| <b>Check Cashing</b> , member or nonmember   | \$5.00      |
| per check; when age 18 or over AND check total is \$50 or more, unless \$200 in savings or with a current loan |             |
| <b>Coin Counting</b>   | Free        |
| Non-members  | 6% of total |
| <b>Collection Item</b> , Domestic or Foreign, each   | \$50.00     |
| Foreign: Exchange rates may also apply.  |             |
| <b>Escheat Fee</b>   | \$50.00     |
| <b>Fax Internatinal - 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>Guaranteed Funds Check</b> , per check  | \$15.00     |
| <b>Incorrect Address/Returned Mail</b> , per piece   | \$5.00      |
| <b>Legal Order, Levy, Garnishment</b> , + costs  | \$25.00     |
| <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>NHFCU Check</b>   |             |
| Issued to Member   | Free        |
| Issued to Third Party  | \$5.00      |
| <b>Notary Service</b> , member only  | Free        |
| <b>Photocopy</b> , per page  | \$0.25      |

|  |         |
|--|---------|
| <b>Returned item</b> , per time returned         |         |
| Check written by Member                          | \$40.00 |
| Check written by Non-member                      | \$10.00 |
| ACH Origination Item, Loan or Deposit            | \$40.00 |
| <b>Statement of History Printout</b> , per month | \$5.00  |
| <b>Statement History 3 years+</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>Wire Transfer - Domestic</b>                  |         |
| Incoming, per wire                               | \$5.00  |
| Outgoing, per wire                               | \$20.00 |
| <b>Wire Transfer - International</b>             |         |
| Outgoing, per wire                               | \$50.00 |

**VISA ATM/DEBIT/PREPAID CARD FEES**

|  |         |
|--|---------|
| <b>ATM Deposits &amp; Inquiries</b>                      | Free    |
| <b>ATM Withdrawals</b>                                   |         |
| <i>Northern Hills Federal ATMs or CO-OP Network ATMs</i> |         |
| First 10 withdrawals per month                           | Free    |
| 11 & higher withdrawals, each                            | \$1.50  |
| <b>HSA Debit Card</b>                                    | \$10.00 |
| <b>International Transaction</b> , per transaction       | 1%      |
| Items charged by clearing networks for currency exchange |         |
| <b>Out of Network ATM Withdrawals</b> , each             | \$1.50  |
| <b>Overdraft by ATM Withdrawal</b> , per overdraft       | \$34.00 |
| <b>Replacement ATM/Debit Card</b>                        | \$10.00 |
| <b>VISA Reloadable Prepaid Cards</b> , per card          | \$5.00  |
| Card Reload per load                                     | \$2.00  |
| Online reload using NHFCU Debit Card                     | \$1.25  |
| Personalized card, per card                              | \$10.00 |



Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



**NORTHERN HILLS FEDERAL CREDIT UNION**  
**PO Box 759**  
**Sturgis, SD 57785**  
**www.northernhillscu.org**  
**Phone - 605-347-4527**  
**Text - 605-720-6767**

**Visit our Belle Fourche, Deadwood, Spearfish, or Sturgis Locations.**

**FULL ONLINE AND MOBILE SERVICES AVAILABLE - BANK FROM ANYWHERE - REMOTE BY CHOICE**