

ACCOUNT FEES - Savings, Checking, IRA

Account Closing , per closing; abuse or fraud	\$25.00
Account Research/Reconciliation , per hour	\$25.00
one hour minimum plus costs	
*Automatic Transfer/Withdrawal Limit , Reg D	
Seven or more, per transfer	\$5.00
Bill Pay	Free
Bill Pay Transaction Research , each	\$25.00
Check Lookup or Copy , per item	\$5.00
Counter Checks , per 12	\$6.00
Custom Checks , per style	Varies
Dormant Account , per month	\$10.00
Over age 18 & no activity 12 months	
Early Closing , under 90 days	
Age 18 or over	\$25.00
Under age 18	\$3.00
HSA Account Closure	\$25.00
IRA Transfer to Another Institution	\$25.00
IRA Unqualified Withdrawal , per withdrawal	\$25.00
Notice of Transfer , per transfer	\$2.00
From loan to cover overdraft	
**Non-Return Item Fee , per presentment	\$34.00
Business & Personal	
***NSF Item Fee , per presentment	\$34.00
Business & Personal	

ANNUAL SAFE DEPOSIT BOX FEES

(Sturgis Location Only)

3 x 5 , per box	\$15.00
3 x 10 , per box	\$25.00
5 x 10 , per box	\$45.00
Drill Safe Deposit Box , two lost keys	\$250.00
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

BUSINESS ACCOUNT FEES

Business/Organization Account Opening Fee	\$25.00
Business Checking Service Fee , per month	\$5.00
^Award Business Checking Service Fee	\$20.00
Per month If \$5,000 daily balance Is not maintained.	
^Award Business Checking Transaction Fee	\$0.20
Per Transaction if exceed 75 transactions per month	
Bill Pay	Free
Business Debit Card	Free
Business Debit Card Replacement	\$10.00
Business Deposit Books	\$8.50
Coin Orders , per order	
Up to \$100	Free
Over \$100	\$5.00
Coin Counting	Free
Currency Orders , per order	
Up to \$500	Free
Over \$500	\$5.00

All other fees not listed will apply to Business Accounts

LOAN FEES

Home Equity Loan Processing	\$599.00
Home Equity Line of Credit Processing	\$599.00
Loan Document Fee	\$50.00
Loan Subsequent Action	\$50.00
Change collateral, co-maker, etc.	
Loan Title Handling , per item	
South Dakota	\$10.00
Out of State	\$35.00
Mortgage Modifications/Subordination	\$200 minimum
Skip Payment	\$35.00

**Fees effective August 1, 2025, and
subject to change without notice**

*NHFCU 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.

**Item(s) will be charged a \$34 Paid Non-Return Item Fee per presentment.

***Item(s) will be charged a \$34 NSF Item Fee per presentment.

^Refer to the Award Business Checking Disclosure 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

ACH On Demand , in person	\$15.00
online	\$10.00
Card Payment by Phone Convenience	\$5.00
Fee Cashier's Check , per check	\$5.00
Check Cashing , per check, when age 18 or over AND check total is \$50 or more, unless \$200 in savings or with a current loan	
Amount under \$500.00	\$5.00
Amount over \$500.00	\$1.00 per hundred
Coin Counting	Free
Non-members	6% of total
Collection Item , Domestic or Foreign, each	\$50.00
Foreign: Exchange rates may also apply.	
Escheat Fee	\$50.00
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
Guaranteed Funds Check , per check	\$15.00
Incorrect Address/Returned Mail , per piece	\$5.00
Legal Order, Levy, Garnishment , + costs	\$25.00
Long Distance Call , per call to verify funds	\$3.00
Mail Receipt	\$2.00
Money Orders , \$1,000 Maximum	\$2.00
Money Zipper Bags , large	\$5.00
Money Zipper Bags , small	\$2.00
NHFCU Check	
Issued to Member	Free
Issued to Third Party	\$5.00
Notary Service , member only	Free
Paper Statement Fee , per month, if over age 18 and under age 55	\$2.00
Photocopy , per page	\$0.25

Returned item , per time returned	
Check written by Member	\$40.00
Check written by Non-member	\$10.00
ACH Origination Item, Loan or Deposit	\$40.00
Statement of History Printout , per month	\$5.00
Statement History 3 years+ , per month	\$10.00
Stop Payment , per item	\$30.00
Electronic or Paper - to place or remove	
Verification of Deposit	\$10.00
Wire Transfer - Domestic	
Outgoing, per wire	\$20.00
Wire Transfer - International	
Outgoing, per wire	\$50.00

VISA ATM/DEBIT/PREPAID CARD FEES

ATM Deposits & Inquiries	Free
ATM Withdrawals	
<i>Northern Hills FCU ATMs or CO-OP Network ATMs</i>	
First 10 withdrawals per month	Free
11 & higher withdrawals, each	\$1.50
HSA Debit Card	\$10.00
International Transaction , per transaction	1%
Items charged by clearing networks for currency exchange	
Out of Network ATM Withdrawals , each	\$1.50
Overdraft by ATM Withdrawal , per overdraft	\$34.00
Replacement ATM/Debit Card	\$10.00
VISA Reloadable Prepaid Cards , per card	\$10.00
Maintenance fee, per month	\$3.95
Expedited shipping	\$35.00
ATM withdrawal, each	\$1.50
VISA Gift Card , per card	\$5.00
Inactivity fee, per month (after 12 months of non-activity)	\$5.00



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



Equal Housing Opportunity

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.

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