

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, savings less than \$200	
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	
**NSF Paid , per item - business & personal	\$34.00
Check, POS, or ACH Debit	
NSF Returned , per item-business & personal	\$34.00
Check or ACH Debit, each time presented	

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 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 June 1, 2024, 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.

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

