northern hills federal credit union

FEE SCHEDULE

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

Unclaimed Property

Late Payment of Annual Rental

Replacement Lock, one lost key

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.

\$10.00

\$5.00

\$45.00

\$75.00

^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		
Account to Account, debit only	\$1.00	
ACH On Demand, in person	\$15.00	
online	\$10.00	
Card Payment by Phone Convenience Fee	\$5.00	
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	
Photocopy, per page	\$0.25	



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



 Replacement ATM/Debit Card
 \$10.00

 VISA Reloadable Prepaid Cards, per card
 \$5.00

 Card Reload per load
 \$2.00

 Online reload using NHFCU Debit Card
 \$1.25

 Personalized card, per card
 \$10.00

 NORTHERN HILLS FEDERAL CREDIT UNION

Returned item, per time returned Check written by Member

Check written by Non-member

ACH Origination Item, Loan or Deposit

Electronic or Paper - to place or remove

VISA ATM/DEBIT/PREPAID CARD FEES

Northern Hills FCU ATMs or CO-OP Network ATMs

Items charged by clearing networks for currency exchange

Statement of History Printout, per month

Statement History 3 years+, per month

Stop Payment, per item

Verification of Deposit

Wire Transfer - Domestic

Wire Transfer - International

Incoming, per wire Outgoing, per wire

Outgoing, per wire

ATM Deposits & Inquiries

First 10 withdrawals per month

11 & higher withdrawals, each

International Transaction, per transaction

Out of Network ATM Withdrawals, each

Overdraft by ATM Withdrawal, per overdraft

ATM Withdrawals

HSA Debit Card

\$40.00

\$10.00

\$40.00

\$10.00 \$30.00

\$10.00

\$5.00

\$20.00

\$50.00

Free

Free

\$1.50

1%

\$1.50

\$34.00

\$10.00

\$5.00

HERN HILLS FEDERAL CREDIT PO Box 759 Sturgis, SD 57785 www.northernhillsfcu.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