



**ACCOUNT FEES - Savings, Checking, IRA**

<b>Account Closing</b> , per closing; abuse or fraud	\$25.00
<b>Account Research/Reconciliation</b> , per hour one hour minimum plus costs	\$25.00
<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 Over age 18 & no activity 12 months	\$10.00
<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 From loan to cover overdraft	\$2.00
<b>**Non-Return Item Fee</b> , per presentment Business & Personal	\$34.00
<b>***NSF Item Fee</b> , per presentment Business & Personal	\$34.00

**ANNUAL SAFE DEPOSIT BOX FEES**

<b>(Sturgis Location Only)</b>	
<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>Business/Organization Account Opening Fee</b>	\$25.00
<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 \$100	\$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>	\$599.00
<b>Home Equity Line of Credit Processing</b>	\$599.00
<b>Loan Document Fee</b>	\$50.00
<b>Loan Subsequent Action</b> Change collateral, co-maker, etc.	\$50.00
<b>Loan Title Handling</b> , per item South Dakota	\$12.00
Out of State	\$35.00
<b>Mortgage Modifications/Subordination</b>	\$200 minimum
<b>Skip Payment</b>	\$35.00

**Fees effective January 28, 2026,  
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.

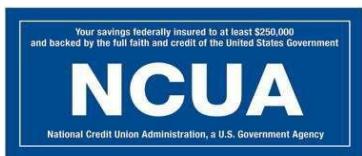
## **OTHER FEES**

<b>ACH On Demand</b> , in person	\$15.00
online	\$10.00
<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, 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
<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 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>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>Paper Statement Fee</b> , per month, if over age 18 and under age 55	\$2.00
<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>	
Outgoing, per wire	\$20.00
<b>Wire Transfer - International</b>	
Outgoing, per wire	\$50.00

<b>VISA ATM/DEBIT/PREPAID CARD FEES</b>	
<b>ATM Deposits &amp; Inquiries</b>	Free
<b>ATM Withdrawals</b>	
Northern Hills FCU ATMs or CO-OP Network ATMs	
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	\$10.00
Maintenance fee, per month	\$3.95
Expedited shipping	\$35.00
ATM withdrawal, each	\$1.50
<b>VISA Gift Card</b> , 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.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**