Northern Hills FEDERAL CREDIT UNION

FEE SCHEDULE

ACCOUNT FEES

Account Closing, per closing; abuse or fraud	$25.00
Account Research/Reconciliation, per hour	$25.00
***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	
From loan to cover overdraft	$2.00
****Non-Return Item Fee**, per presentment	$34.00
*****Non-Sufficient Funds (NSF) Fee**, per presentment	$34.00

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	$25.00
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	
$10,000 to $149,999	$599.00
$150,000 to $299,999	$999.00
Over $300,000	$1,499.00
Home Equity Line of Credit Processing	
$10,000 to $149,999	$599.00
$150,000 to $299,999	$999.00
Over $300,000	$1,499.00
Loan Document Fee	$75.00
Loan Subsequent Action	$50.00
Change collateral, co-maker, etc.	
Loan Title Handling, per item	
South Dakota	$12.00
Out of State	$35.00
Mortgage Modifications/Subordination	$200.00 minimum
Skip Payment	$35.00

Fees effective November 1, 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 Fee per presentment.

OTHER FEES

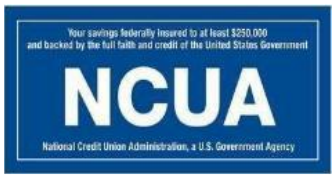
ACH On Demand, in person	$15.00
Online	$10.00
Card Payment by Phone Convenience Fee	$5.00
Cashier's Check, per check	$5.00
Check Cashing, per check, when age 18 or over AND check total is $50 or more, unless $200 in savings or with a current loan	
Amount under $500.00	$5.00
Amount over $500.00	$1.00 per hundred
Coin Counting	Free
Non-members	6% of total
Coin Orders, per order	
Up to $100	Free
Over $100	$5.00
Collection Item, Domestic or Foreign, each	$50.00
Foreign: Exchange rates may also apply.	
Currency Orders, per order	
Up to $500	Free
Over $500	$5.00
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
First page	$3.00
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	$2.50
NHFCU Check	
Issued to Member	Free
Issued to Third Party	$5.00
Notary Service, member only	Free
Paper Statement Fee, per month	$2.00
If over age 18 and under age 60	
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	
Northern Hills FCU or CO-OP Network	
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	
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 non-activity)	$5.00

NORTHERN HILLS FEDERAL CREDIT UNION
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Visit our Belle Fourche, Deadwood, Spearfish, or Sturgis Locations



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Equal Housing Opportunity