



FEE SCHEDULE

Effective January 6, 2017

The rates and fees appearing in this schedule are accurate and effective for accounts as of January 6, 2017. If you have any questions or require current rate and fee information, please call us at: 218-625-8500 or 1-800-296-8871.

SHARE AND CHECKING SERVICES

| | |
|--|------------------------|
| Membership share | \$5.00 |
| Low balance (members 19 and over with balances below \$50.00 and no other accounts – assessed monthly) | \$1.00 |
| Insufficient funds/overdraft service (check, debit, ACH, EFT) (per item) | \$28.00 |
| Dishonored deposit (returned check) (per item, assessed daily) | \$4.00 |
| Stop payment (per request) | \$10.00 |
| Group stop payment | \$15.00 |
| Check printing | prices vary |
| Business check volume (per month < 50 items) | \$10.00 |
| Business check volume (per month > 50 items) | \$20.00 ^{1,2} |
| Business non-profit check volume (per month > 50 items) | \$5.00 ² |
| Delete single stop payment | \$10.00 |
| Delete group stop payment | \$15.00 |
| Foreign insufficient funds | \$45.00 |
| Uncollected funds | \$28.00 |

¹ A \$20 maximum fee per account per month for business check volume

² Does not include VISA™ check or EFT items

ELECTRONIC SERVICES

| | |
|---|---------------------|
| ATM out of network (per trans. after 5th).... | \$1.00 ³ |
| EFT stop payment..... | \$10.00 |
| Bill Pay | |
| Next day delivery | \$14.95 |
| Two day delivery | \$9.95 |
| Insufficient funds | \$20.00 |
| Popmoney® | |
| To send money | |
| Standard delivery | \$0.00 |
| Next day delivery | \$2.00 |
| To request money | |
| Standard delivery | \$0.75 |
| Other services | |
| Stop payment | \$15.00 |
| E-greeting | \$0.25 |

LOAN SERVICES

| | |
|---|----------|
| ACH loan payment change | \$10.00 |
| ACH loan payment cancellation | \$100.00 |
| Line of Credit Advance (per adv.) | \$10.00 |
| Loan payment due date change | \$25.00 |
| Online payment | \$12.00 |
| Skip a Payment | \$25.00 |
| Telephone payment | \$15.00 |

MISCELLANEOUS SERVICES

| | |
|--|---------------------------------|
| Gift card (each) | \$2.50 |
| Travel card (each) | \$2.50 |
| Zipper bags/non-locking (first bag free for commercial accounts) | \$5.00 |
| Zipper bags/locking | \$30.00 |
| Foreign drafts | Current exch. rate plus \$10.00 |
| Debit/ATM card replacement | \$5.00 |
| Account reconciliation (per hour) | \$15.00 |
| Account research (per hr. first hr. free) | \$15.00 |
| Dormant Account (per month) | \$3.00 ⁴ |

³ Members are allowed 5 free non-network ATM transactions per month

| | |
|--|---------|
| Cashier's check (per draft) | \$4.00 |
| Bank to bank wire (domestic) | \$15.00 |
| If long distance calls are required | \$20.00 |
| Corporate or personal check copies | \$3.00 |
| Statement printing (per month, per copy) ... | \$5.00 |
| Gift currency/check envelopes (each) | \$1.10 |
| Levy/garnishment | \$25.00 |
| Incorrect address returned mail (one time) | \$5.00 |

Fax

| | |
|----------------------------|--------|
| First page | \$2.00 |
| Each additional page | \$1.00 |

Photocopies

| | |
|----------------------------|--------|
| First page | \$0.50 |
| Each additional page | \$0.25 |

Safe Deposit Box

| | |
|------------------------------|----------|
| Annual rental size | |
| 2 x 5 | \$20.00 |
| 3 x 5 | \$25.00 |
| 5 x 5 | \$45.00 |
| 3 x 10 | \$50.00 |
| 5 x 10 | \$60.00 |
| 10 x 10 | \$90.00 |
| Drilling of box | \$270.00 |
| Late payment | \$25.00 |
| Replacement key (each) | \$15.00 |

Rental costs are automatically debited from member accounts annually. Boxes rented during the year are prorated on an individual basis.

⁴ A dormant relationship is one where:

- (i) The total held in all accounts owned by the member as of the last day of the month is less than \$175.00;
- (ii) Has had no transactions on any account for the past twelve months; and
- (iii) Has no active loans with the credit union