



**FEE SCHEDULE**  
**Effective November 4, 2022**

The rates and fees in this schedule are accurate and effective for accounts as of November 4, 2022. If you have any questions or require current rate and fee information, please contact us at: 218-625-8500 or 1-800-296-8871.

**SHARE AND CHECKING SERVICES**

Inactive account (per month) <sup>1</sup> .....	\$5.00
Low balance, members aged 19+ with balances below \$50.00 and no other accounts (per month) .....	\$5.00
Low balance, money market accounts with balances below \$250.00 (per month).....	\$3.00
Insufficient funds/overdraft service – check, debit, ACH, EFT (per item, per presentment).....	\$28.00
Uncollected funds .....	\$28.00
Foreign insufficient funds.....	\$45.00
Foreign drafts..... current exch. rate +	\$10.00
Dishonored deposit – returned check (per item, per presentment) .....	\$10.00
Stop payment (per item) .....	\$10.00
Stop payment (group).....	\$15.00
Revoke single stop payment .....	\$10.00
Revoke group stop payment.....	\$15.00
Check printing.....	prices vary

**ELECTRONIC SERVICES**

Bank to bank wire – domestic.....	\$20.00
Incoming wire.....	\$5.00
Debit/ATM card replacement.....	\$5.00
Student debit card replacement.....	\$8.00
ATM out-of-network <sup>2</sup> .....	\$2.00
<b>Bill Pay</b>	
Next day delivery .....	\$14.95
Two-day delivery.....	\$9.95
Insufficient funds.....	\$20.00

**LOAN SERVICES**

Loan payment – ACH cancelation.....	\$10.00
Loan payment – due date change .....	\$25.00
Telephone payment.....	\$9.99
Skip a payment.....	\$25.00
Returned loan payment .....	\$28.00
<b>Online Payment</b>	
Guest user .....	\$9.99
Registered user .....	\$0.00
Line of credit advance (per advance) <sup>3</sup> .....	\$10.00
Mortgage loan – modification <sup>4</sup> .....	\$250.00/1%
Mortgage loan – payment recast.....	\$250.00

**BUSINESS SERVICES**

Business check volume < 50 items (per month).....	\$10.00
Business check volume > 50 items (per month) <sup>5</sup> .....	\$20.00
Business non-profit check volume > 50 items (per month) <sup>5</sup> .....	\$5.00
Insufficient funds/overdraft service – check, debit, ACH, EFT (per item, per presentment).....	\$28.00
Uncollected funds .....	\$28.00
ACH origination .....	\$20.00
Business same day ACH (per day) .....	\$5.00
<b>Business Remote Deposit Capture</b>	
Loan relationship (per month)	
less than \$100,000 .....	\$75.00
between \$100,001 and \$250,000 .....	\$50.00
between \$250,001 and \$500,000 .....	\$30.00
greater than \$500,001 .....	\$0.00
Deposit relationship >\$500,001 .....	\$0.00

**MISCELLANEOUS SERVICES**

Cashier's check (per draft) .....	\$5.00
Check cashing fee (non-member, on us) .....	\$5.00
Incorrect address returned mail (one time) .....	\$5.00
Levy/garnishment.....	\$75.00
Gift card.....	\$3.00
Travel card .....	\$4.00
Gift currency/check envelopes (each).....	\$0.10
Zipper bags – non-locking <sup>6</sup> .....	\$5.00
Zipper bags – locking <sup>6</sup> .....	\$30.00
Account reconciliation (per hour).....	\$15.00
Account research (per hour, first hour free) .....	\$15.00
Corporate/personal check copy (per draft).....	\$3.00
Statement printing (per copy).....	\$5.00
<b>Photocopies</b>	
First page .....	\$0.50
Each additional page.....	\$0.25
<b>Fax</b>	
First page .....	\$2.00
Each additional page.....	\$1.00

**SAFE DEPOSIT BOX**

<b>Annual Rent*</b>	
2 x 5.....	\$25.00
3 x 5.....	\$30.00
5 x 5.....	\$50.00
3 x 10.....	\$60.00
5 x 10.....	\$70.00
10 x 10 .....	\$100.00
Drilling of box.....	\$270.00
Missed drilling appointment.....	\$25.00
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.

<sup>1</sup> An inactive account is one where:  
• The total held in all accounts owned by the members as of the last day of the month is less than \$175.00.  
• Member has had no transactions on any account for the past twelve (12) months.  
• Member has no active loan(s) with the credit union.

<sup>2</sup> Fee assessed after 2 free out-of-network ATM transactions per month.  
<sup>3</sup> Not applicable to consumer home equity line of credit.  
<sup>4</sup> Fee is greater of \$250.00 or 1% of loan balance.  
<sup>5</sup> Does not include VISA™ check or EFT items.

<sup>6</sup> First bag free for business accounts.