

NORTH STAR CREDIT UNION FEE SCHEDULE

Effective May 1, 2018

Savings / IRA

- Money Market Under \$1,000 Minimum Balance (assessed monthly) \$ 10.00
- Money Market Account Withdrawals/Transfers per transaction after 3rd \$ 10.00
- Inactive ¹ (per month) \$ 3.50
- Reg D Excessive Withdrawal Fee after 6 transfers from savings /month (per withdrawal) \$ 3.00
- Low Balance (Under Minimum Balance required) (assessed monthly) \$ 3.50
- IRA Transfer to Another Institution \$ 25.00
- Membership Closed within 2 months of opening \$ 10.00

Checking, EFT, ATM

- Non-sufficient Funds (NSF) (per item) \$ 25.00
- Maximum Daily NSF Charges \$125.00
- Returned Deposit \$ 10.00
- Courtesy Pay \$ 25.00
- Stop Payment (Draft or ACH) \$ 25.00
- Debit / ATM Card Replacement \$ 15.00
- Debit / ATM Card Replacement – Rushed \$ 55.00
- ATM Transactions at NSCU Branches \$ Free
- ATM Transactions within Allpoint Network \$ Free
- Draft Copies (per item) \$ 3.00
- Duplicate Statements \$ 5.00
- Foreign Check Deposit (per item) \$ 20.00
- Check Cashing Fee (if applicable)..... \$ 5.00

¹ An inactive relationship is one where:

- (i) There have been no transactions on any account for the past twelve months
- (ii) There are no active loans with the credit union

Other Services (applicable to all accounts)

- Money Order (per item) up to \$1,000\$ 2.00
- Cashier's / Teller Check (per item) \$ 5.00
- Stop Payment on Cashier's Check \$ 25.00
- Account Research & Reconciliation (per hour) \$ 20.00
- Outgoing Domestic Wire Transfer \$ 25.00
- Outgoing International Wire Transfer \$ 95.00
- Returned Wire Transfer due to error..... \$ 65.00
- Incoming Wire Transfer \$ 8.00
- Returned Mail / Location Search (per item) \$ 3.00
- Legal Docs (levies, liens, garnishments)..... \$ 35.00
- VISA Gift Cards \$ 4.00
- VISA Cash Advance (member) 2% / 5.00 minimum
- VISA Cash Advance (non-member) ... 3% / 10.00 minimum
- VISA Reloadable Debit Card \$ 5.00
Reload Fee (one NSCU load per day, completed by end of the same business day requested) \$ 2.00
- Photocopies (per page)
Black and White (2 pages free for members) .. \$.25
Color \$.50
- Fax (per page) Incoming or Outgoing \$.50
- Coin Machine (member) \$ Free
- Coin Machine (non-member) 10%
- Notary Services (member) \$ Free
- Notary Services (non-member) \$ 5.00

Safe Deposit Boxes (where applicable)

- | <u>Box Size</u> | <u>Annual Fee</u> |
|--------------------------------|-------------------|
| 3 x 5 | \$ 20.00 |
| 3 x 10 | \$ 35.00 |
| 5 x 10 | \$ 55.00 |
| • Lost Key Replacement | \$ 25.00 |
| • Drill Out & Force Open | \$200.00 |

The rates and fees appearing in this Schedule are accurate and applicable for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at either location: Nashwauk (218)885-1600, Cook (218)666-5940 or Northern Pacific Duluth (218) 722-2720.