Savings / IRA
- Money Market Under $1,000 Minimum Balance
  (assessed monthly) ........................................ $ 10.00
- Money Market Account Withdrawals/Transfers
  per transaction after 3rd (first three free) .......... $ 10.00
- Inactive / Dormant Account 1 (per month) ........ $ 3.50
- Reg D Excessive Transaction Fee – if exceed more than
  6 transfers / electronic payments from savings / month
  (does not apply to in-person or ATM transactions)
  (per transfer) .................................................. $ 3.00
- Low Balance (Under Minimum Balance required)
  (assessed monthly) ....................................... $ 5.00
- 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 our Affiliated 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 / dormant 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
   (iii) The average balance is less than $100.00

Other Service Fees (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
- Incoming Wire Transfer .................................... $ 8.00
- Returned Wire Transfer ................................... $ 65.00
- 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
  Non-member (per document) ......................... $ 5.00

Safe Deposit Boxes
- Box Size .................................................. Annual Fee
  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 effective 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 any location: Cook (218) 666-5940, Nashwauk (218) 885-1600,
Northern Pacific Duluth (218) 722-2720, Brooks (218) 698-4220.