

# NORTH STAR CREDIT UNION FEE SCHEDULE

Effective January 1, 2021

## Savings / IRA

- Money Market Under \$1,000 Minimum Balance (assessed monthly) ..... \$ 10.00
- Money Market Account Withdrawals/Transfers per transaction after 3<sup>rd</sup> (first three free) ..... \$ 10.00
- Inactive / Dormant Account <sup>1</sup> (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
- 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)..... \$ 75.00
- 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 ..... \$ 10.00  
Reload Fee (one NSCU load per day, completed by end of the same business day requested) ..... \$ 3.00
- 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

- | <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 ..... | \$300.00          |

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.