

NORTH STAR CREDIT UNION FEE SCHEDULE

Effective September 1, 2025

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) \$ 10.00
- 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
- Negative Account Balance \$ 25.00
- ACH Early Pay \$ 20.00
- 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
- Overdraft Transfer from Share Account..... \$ 3.00

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
- Bad Address (per month)..... \$ 10.00
- Legal Docs (levies, liens, garnishments, subpoena) \$ 75.00
- VISA Gift Cards \$ 4.00
- VISA Cash Advance (member)3% / 5.00 minimum
- VISA Cash Advance (non-member) .. 5% / \$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 | \$ 35.00 |
| 3 x 10 | \$ 50.00 |
| 5 x 10 | \$ 70.00 |
| • Lost Key Replacement | \$ 50.00 |
| • Drill Out & Force Open..... | \$350.00 |

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, Duluth (218) 722-2720, Mt. Iron (218) 550-2950