

NORTH STAR CREDIT UNION FEE SCHEDULE

Effective December 1, 2017

Savings / IRA

• Membership Share	\$ 10.00
• Money Market Under \$1,000 Minimum Balance (assessed monthly)	\$ 10.00
• Money Market Account Withdrawals/Transfers per transaction after 3 rd	\$ 10.00
• Dormant 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 A 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

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 or Cook (218)666-5940.