



Schedule of Personal Account Fees, Effective 11/15/2023 –

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

| General Personal Account Fees | |
|---|---------|
| Account Balancing/Research (per hour) | \$20.00 |
| Account Closed (within 3 months of opening) | \$5.00 |
| Check Cashing Fee – this fee will not be charged if a member has an aggregate balance of \$100 or more, or if you have an active loan or credit card with Del Norte Credit Union. | \$5.00 |
| Check Clearing Fee for each check over 30 checks per month – Express Checking | \$0.15 |
| Check Clearing Fee for more than 3 checks per month – Money Market Account | \$10.00 |
| Courtesy Pay – fees apply when an overdraft is created by check, ATM withdrawal, or other electronic means. A fee may overdraft an account and result in multiple fees. | \$25.00 |
| Dormant Account – Dormant accounts will be assessed a \$10 inactivity fee on a monthly basis. An account is considered dormant after one year of inactivity. Accounts will not be assessed the inactivity fee if members have active suffixes, loans, or if primary member is 18 years of age or younger. | \$10.00 |
| Escheated Accounts (on dormant accounts after 5 years) | \$50.00 |
| Foreign Collection Item (incoming/outgoing) | \$25.00 |
| Levies/Garnishments | \$50.00 |
| Non-Sufficient Funds (NSF) Item – an item may be presented more than once and result in multiple fees. | \$30.00 |
| Non-Sufficient Funds (NSF) Recurring Debit Item – an item may be presented more than once and result in multiple fees. | \$25.00 |
| Out-Of-Network ATM Fee (per withdrawal) | \$1.50 |
| Returned Item Fee | \$25.00 |
| Returned Mail | \$5.00 |
| Star Checking Monthly Service Fee – fee assessed if balance falls below \$100.00 | \$7.00 |
| Stop Payment – checking account, bill pay, POP\$, and external transfers | \$35.00 |

| Personal Product and Service Fees | |
|--|-------------------|
| Cashier's Checks | \$2.50 |
| Copy of Draft (FREE through Online Banking) | \$3.00 |
| Copy of Statement (FREE through Online Banking) | \$3.00 |
| Domestic Wire Transfer (outgoing) | \$15.00 |
| Foreign Wire Transfer (outgoing) – plus exchange fees | \$50.00 |
| Notary Public – (per notarized document)- FREE for members | \$5.00 |
| One-time ACH Origination | \$15.00 |
| Replace lost ATM or Debit Card | \$10.00 |
| External Funds Transfer via Online Banking (3 day processing) | Free |
| Payday Loan "Freedom Cash" Application Fee | \$20.00 |
| Rush Payment Fee – Online Banking Bill Pay (Next Day) | \$34.95 |
| Rush Payment Fee – Online Banking Bill Pay (2 nd Day) | \$29.99 |
| Temporary Checks – per page | \$2.00 |
| Debit Card International Processing Transaction Fee | 2% of transaction |

| Safe Deposit Box Annual Rental Fee | |
|--|----------|
| Key Deposit Fee (refundable) | \$12.00 |
| -Key replacement or drilling of box charged at actual cost | |
| - 3x5 box | \$20.00 |
| - 5x5 box | \$30.00 |
| - 3x10 box | \$40.00 |
| - 5x10 box | \$50.00 |
| - 10x10 box | \$100.00 |

Federally Insured by NCUA