



Fee Schedule

The fees listed below are effective as of April 18, 2016

Share Savings Account Fees	
Membership Application	None
Monthly Service Charge	None
Savings Transfer Charge <small>Federal Regulation D permits a total of six transfers from each savings account by preauthorization, automatic or telephone. For more information, refer to your Truth-In-Savings Disclosure</small>	\$1.00
Continue Overdraft Fee <small>starting on the 8th day of negative balance</small>	\$3.00
Early Account Closing within 90-Days <small>share savings only</small>	\$5.00
Early Account Closing & Immediate Reopen within 90-Days <small>share savings Only</small>	\$15.00
Early Account Closing & Immediate Reopen within 90-Days <small>with ATM, checkcard, VISA, IRA</small>	\$15.00
Early Account Closing with Loan	\$15.00 <small>per account</small> \$25.00 <small>per loan</small>
Dormant Inactive Account Fee <small>No activity for 18-months, balance under \$100, no other services being used, children & teen accounts are not applicable to fee</small>	\$5.00 <small>per Month</small>
Checking Account Fees	
Monthly Fee	None
Overdraft <small>per item-check, checkcard, or ACH debit</small>	\$25.00
Continuous Overdraft Fee <small>starting on the 8th day of negative balance</small>	\$3.00
Returned Check <small>per item, check or ACH</small>	\$25.00
Stop Payment Order <small>per order - check, EFT or ACH</small>	\$25.00
Check Printing <small>depends on style and quantity selected</small>	Varies
Temporary Checks <small>4 per page</small>	\$2.00
Photocopy of Check - per Item <small>free when retrieved on e*Teller over the past 5-years</small>	\$5.00
Overdraft Covered by Loan <small>Overdraft Protection</small>	None
Early Account Closing & Immediate Reopen <small>checking only</small>	\$15.00
Early Account Closing within 90-Days <small>with checking only</small>	\$5.00
Early Account Closing with Loan & Immediately Reopening within 90-Days	\$15.00



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Safe Deposit Box Fees	
22" x 10" x 3" Safe Deposit Boxes	\$25.00
22" x 10" x 5" Safe Deposit Boxes	\$35.00
ATM Checkcard Fees	
ATM Transaction at Dakotaland Owned ATM performed with Dakotaland cards	Free
ATM Transaction at Non-Dakotaland Owned Advantage ATMs performed with Dakotaland cards	Varies depending on owner of the machine, usually free - \$3.50
ATM Transaction at Non-Advantage or Non-In-Balance ATM per transaction	\$1.50
ATM Checkcard PIN Reminder	\$1.00
International Transaction per transaction	1%
Replace ATM Checkcard	\$10.00
ATM Checkcard Dispute Charge	\$13.00
VISA Fees	
VISA Late Payment Fee	\$20.00
Returned Payment Fee	\$25.00
Replacement Card per card	\$10.00
Replacement Card overnight per card	\$40.00
Replacement Card 2-3 days per card	\$25.00
Document Copy Fee per item	\$5.00
Foreign Credit Card Cash Advance depends on style and quantity selected	\$5.00
International Transaction per transaction	1%
Others Fees	
Cashier's Check per item, no fee if payable to member, 5 per month	\$13.00
Account Reconciliation \$25.00 per hour	\$15.00 minimum
Account Research \$25.00 per hour	\$15.00
Wire Transfer-Domestic Outgoing per wire	\$25.00
Wire Transfer-Domestic Incoming per wire	\$10.00



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Wire Transfer–Foregin	\$50.00
Printout of Account History Statement Copy per statement	\$2.00
Check Cashing Fee For checks totaling \$50 or more, per individual, per visit. No fee if total account relationship averages \$100 per month or under the age of 18.	\$5.00
Levy Garnishment	\$50.00
Backup Withholding Fee per month	\$5.00
Inactive IRA Fee if combined balance is under \$500 & no activity for 12-months	\$10.00 per year
IRA Transfer Fee out of custody of Dakotaland Federal Credit Union	\$25.00
Return Mail Bad Address Unable to Locate Fee	\$5.00 per month
Fax Service sending or receiving, per page	\$1.00
Check Collection Fee Dakotaland checks	\$10.00 Member Fee \$15.00 Non-Member Fee
Loan Payment Return Fee	\$25.00