



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 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	\$1.00
Continue Overdraft Fee starting on the 8th day of negative balance	\$3.00
Early Account Closing within 90-Days share savings only	\$5.00
Early Account Closing & Immediate Reopen within 90-Days share savings Only	\$15.00
Early Account Closing & Immediate Reopen within 90-Days with ATM, checkcard, VISA, IRA	\$15.00
Early Account Closing with Loan	\$15.00 per account \$25.00 per loan
Dormant Inactive Account Fee No activity for 18-months, balance under \$100, no other services being used, children & teen accounts are not applicable to fee	\$5.00 per Month
Checking Account Fees	
Monthly Fee	None
Overdraft per item-check, checkcard, or ACH debit	\$25.00
Continuous Overdraft Fee starting on the 8th day of negative balance	\$3.00
Returned Check per item, check or ACH	\$25.00
Savings Transfer to Cover Overdraft	\$2.00
Stop Payment Order per order - check, EFT or ACH	\$25.00
Check Printing depends on style and quantity selected	Varies
Temporary Checks 4 per page	\$2.00
Photocopy of Check - per Item free when retrieved on e*Teller over the past 5-years	\$5.00
Overdraft Covered by Loan Overdraft Protection	None
Early Account Closing & Immediate Reopen checking only	\$15.00
Early Account Closing within 90-Days with checking only	\$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
Tax 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