

Approved: 12/16/2019

Effective: 01/01/2020



Federal Credit Union

Account Fees – The following fees may be assessed against your savings or share draft account.

Balance Inquiry	\$ 1.00
Lost or Abused Debit/ATM Card Replacement	\$ 25.00 Each
Transfer Fee (within the same account)	\$ 2.00 Each
Check Delivery Fee (within Sisseton)	\$10.00 Each
Dormant Account Fee – no activity in acct for 12 months	\$ 10.00 Quarterly/acct
All Wires	\$ 25.00 Each
Duplicate of Statement.....	\$ 2.00
Bank Drafts	\$ 1.00 Each
Bank Draft with mailing.....	\$ 3.00 Each
Non Member Notary Fee	\$ 10.00 Each
Premature Account Closing (within 90 days)	Up to \$ 10.00
Debit Card Deposit Fee.....	\$ 1.00/Transaction
Returned Check/Overdraft Fee/Non Sufficient Funds	\$ 30.00
Stop Payment (all items)	\$ 50.00
Copy of Draft	\$ 1.00
“Opt Out” Debit Card Fee	\$25.00/Month

Loan Fees – The following fees may be charged when applying for a loan. Processing fees must be paid when the application is turned in.

Processing Fees (non-refundable):	
- Unsecured Loan	\$5.00 Each
- Secured Loan	\$35.00 Each
Credit Report Fee.....	\$ 21.15 Each
Lien Fee	\$10.00 Each
UCC Filing	\$20.00
Certified Mail	\$7.50 Each