

FEE SCHEDULE



PLEASE REFER TO OUR "STATEMENTS OF TERMS, CONDITIONS, AND DISCLOSURES" FOR MORE INFORMATION.

ACCOUNT FEES AT A GLANCE

APPLICABLE FEES

MONTHLY INACTIVE SUB-ACCOUNT^{1,4}	\$5
Waived for Membership Savings or Business Membership Savings if Account has other active sub-account(s) or with aggregate deposit balance of \$200 or more; waived for all other checking, savings, or money market sub-accounts where share's deposit balance is \$200 or greater	
CLOSURE WITHIN 90 DAYS	\$25
Applicable to each sub-account	

NON-SUFFICIENT FUNDS (NSF)

PAID NSF²	\$35
UNPAID NSF²	\$35
RETURNED ACH	\$35
OVERDRAFT PROTECTION TRANSFER^{3,7} ..	\$5
CHECK CHARGED BACK⁷	\$15
SAME MAKER CHECK CHARGED BACK	\$35

FUNDS TRANSFERS

INCOMING WIRE⁷	\$10
OUTGOING DOMESTIC WIRE	\$20
OUTGOING INTERNATIONAL FUNDS TRANSFER	\$60
WIRE TRACE⁵	\$10

COLLECTION ITEM PROCESSING

FOREIGN/DOMESTIC CHECKS⁵	\$25
BONDS/COUPONS/NON-FOREIGN⁵	COST
RETURNED COLLECTION ITEM⁵	COST

SAFE DEPOSIT SERVICES⁶

ANNUAL RENT	
3x5 BOX	\$35
5x5 BOX	\$45
3x10 BOX	\$60
5x10 BOX	\$75
10x10 BOX	\$120
11x16 BOX	\$160
LOCKER	\$220

MISC. SERVICES

REPLACEMENT KEY⁷	\$25
DRILLING	COST

MONEY MARKET

MONTHLY LOW BALANCE	\$15
Waived with \$2,000 minimum daily balance	

ATM ACTIVITY

FOREIGN ATM BALANCE INQUIRY⁸	\$1
FOREIGN ATM TRANSACTION⁸	\$2
In excess of two per statement period	

NON-MEMBER FEES

CHECK CASHED	\$7
EXCHANGE CHECK	\$10
NOTARY FEE⁹	\$10
per notary signature/copy certification/notarial act	

MISCELLANEOUS

COUNTER CHECKS (per page of four)⁸	\$1
COPY⁸	\$3
MONEY ORDER⁸	\$3
CASHIER'S CHECK⁸	\$5
CARD SPECIAL DELIVERY	COST
ACCOUNT RESEARCH (per 15 min)⁸	\$5
LOAN PAYMENT BY PHONE	\$10
VERIFICATION OF DEPOSIT⁷	\$15
OUTGOING IRA TRANSFER	\$25
ESCHEATMENT	\$30
CASHIER'S CHECK INDEMNIFICATION⁷	\$35
STOP PAYMENT⁸	\$35
LEGAL PROCESSING FEE¹⁰	\$100

¹Fee waived for primary members under age 22. ²Consumer sub-accounts will be charged no more than four NSF fees per processing day; this does not apply to business sub-accounts.

³Maximum of one fee charged per day per share. ⁴Fee waived for deployed military. ⁵Additional third-party fees may apply. ⁶Businesses are not eligible for safe deposit boxes.

⁷Waived for Rewards+. ⁸Waived for Relationship Level of Rewards or Rewards+. ⁹Fee is waived for Desert Financial members and for notarizations related to Desert Financial transactions.

¹⁰Fee applies to all instances where the credit union must review, respond to, or act upon a court order, including without "limitations, subpoenas, garnishments, and levies."

BUSINESS FEES



THE FEES BELOW ARE APPLICABLE TO BUSINESS RELATIONSHIPS ONLY. FOR ALL OTHER FEES, REFER TO THE FEE SCHEDULE. PLEASE REFER TO OUR "STATEMENTS OF TERMS, CONDITIONS, AND DISCLOSURES" FOR MORE INFORMATION.

DEPOSIT ACCOUNT FEES

BUSINESS MONEY MARKET MONTHLY LOW BALANCE	\$15
Waived with \$2,000 Minimum Daily Balance	
BUSINESS CHECKING MONTHLY SERVICE	\$8
Waived with \$1,500 Minimum Daily Balance, Merchant Services, or Express Business Credit	
BUSINESS CHECKING PLUS MONTHLY SERVICE	\$12
Waived with \$5,000 Minimum Daily Balance, Merchant Services, or Express Business Credit	
BUSINESS ANALYSIS CHECKING	\$20
Monthly Service	
BUSINESS ZERO BALANCE CHECKING	\$10
Monthly Service	

ELECTRONIC SERVICES

MONTHLY BUSINESS REMOTE DEPOSIT	\$30
MONTHLY ONLINE TIERED AUTHORITY ACCESS¹	\$5
MONTHLY ACH ORIGATION	\$10
MONTHLY ONLINE BUSINESS WIRE ACCESS¹	\$10
\$15 per Online Business Wire	
MONTHLY ONLINE BUSINESS WIRE & ACH ACCESS¹	\$15
MONTHLY POSITIVE PAY SERVICE	\$30

TRANSACTIONAL FEES

	CLEARED/DEPOSITED ITEMS*		COIN & CURRENCY DEPOSITED/PURCHASED	
	FREE THRESHOLD	PER EXCESS ITEM	FREE THRESHOLD	PER \$100 EXCESS
Business Membership Savings	10	\$0.20	\$0.00	\$0.20
Business Savings	10	\$0.20	\$0.00	\$0.20
Business Money Market	10	\$0.20	\$0.00	\$0.20
Business Checking	150	\$0.45	\$5,000	\$0.30
Business Checking Plus	300	\$0.45	\$7,500	\$0.30
Business Zero Balance Checking	300	\$0.45	\$7,500	\$0.30

*The fee for Excess Deposited Items does not apply to checks deposited via Mobile Banking, ATM or Business Remote Deposit Capture (BRDC) for the accounts listed on the table above. Checks deposited via these methods will not count towards the Free Threshold and will not incur the Per Excess Item fee.

	COIN & CURRENCY	CHECKS PAID	CHECKS DEPOSITED*	DEPOSIT TRANACTIONS
Business Analysis Checking**	\$0.30 per \$100	\$0.14 each	\$0.07 each	\$0.35 each

*Checks deposited via Mobile Banking, ATM or Business Remote Deposit Capture (BRDC) will not incur the fee listed.

**The Business Analysis Checking accrues credits based on the earnings credit rate and average monthly balance. This earnings credit may be applied to offset the above. It does not apply to third-party fees not charged by Desert Financial. Please contact Treasury Management at TreasuryManagement@desertfinancial.com for more information.