SHARE/SAVINGS ACCOUNT FEES:

Abandoned Account Fee: $50

Relationship fee: $5

Dormant/Inactive account monthly fee: $5

(no activity last 12 months)

Xfer from shares to cover overdraft: $2

Closed Account Within 90 Days Opening:$10

CHECKING ACCOUNT FEES:

Overdraft Paid Item Fee: $30

(Per presentment**)

Returned Item Fee (per presentment**): $30

Stop Payment item: $25

Check Copies: $3

Statement/Checkbook balancing: $20/hr.

Plus Checking Account monthly fee: $4.99

Grand Account minimum balance fee: $10

ACH/EFT FEES:

Returned Item Fee ACH/EFT: $30

(Per presentment**)

Stop Pay of ACH/EFT: $25

ATM/DEBIT CARD FEES:

ATM outside of network: $2.5

Card Replacement*: $10

RE-instatement of revoked card: $10

ATM/DEBIT Card: FREE

LOAN FEES:

Loan Origination: $100

Loan Refinancing: $100

Loan Modification: $100

Late Loan Payment: $25 or 5% of Payment

Visa Late Payment: $25

UCCI Filing: $35

MORTGAGE LOAN FEES:

Call a Loan Officer for Current Fees

Home Equity Origination:1% of loan amount

Modification of Mortgage: $150

Subordination of Mortgage: $150

DEPOSITS:

Returned Check: $10

SAFE DEPOSIT BOX FEES:

3x10 (per box): $35

5x10 (per box): $45

10x10 (per box): $65

Replacement Lock (loss of key): $60

Drilling Fee (loss of both keys): $150

OTHER FEES:

Debit/Credit Loan Payment by Phone: $20

Account History Print Out (Per Page) *: $1

Paper Statement Fee: $2

Duplicate Title Handling Fee: $10

Certified Letter Fee: $10

Credit Union Check (Cashier's Check) *: $3

Stop Payment on Credit Union Check: $25

Visa Gift Card: $3

Visa Travel Card: $7

Travel Card Reload Fee: $2

Outgoing Wire (Domestic): $25

Outgoing Wire (International): $50

EQUAL HOUSING LENDER

NCUA

MISC. FEES:

Fax Fee (per page)*: $2

International Fax Fee (per page): $10

Copy Machine Use (per page)*: $0.10

Return Mail Item: $5

Overnight Mail: $50

Check Cashing Fee (no relationship)*: $5

Order/Levy/Garnishment (each): $75

Coin Machine Use*: 1%

Visa Credit Card Rush Fee: $50

VASA/Surelock Monthly Fee: $4.99/mo

FEES WITH (*) are waived for "Golden Members" (Over 50) and Plus + Account Holders.

**Fees effective as of 1/1/2027

aspen Federal Credit Union

(605) 342-7776

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aspenfcu.com

4956 5th Street,

2300 West Main St

Rapid City, SD

Or

40 N 5th Street

Custer, SD

Open Monday-Friday

8:30am to 5:00pm

aspen Federal Credit Union

SCHEDULE OF FEES

aspen Federal Credit Union

EQUAL HOUSING LENDER

NCUA