

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: \$15/hr.
Checking Account monthly fee: **FREE**
Grand Account minimum balance: \$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: \$6
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
Visa NSF Payment: \$25
UCCI Filing: \$35

MORTGAGE LOAN FEES:

Call a Loan Officer for Current Fees
Home Equity Origination: 1% of loan amount
Subordination of Mortgage: \$100*

**Loan Origination, Loan Refinancing, Loan Modification and Subordination of Mortgage will be increasing from \$75 to \$100 09/01/25*

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: \$1
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



Federally Insured by the NCUA

MISC. FEES:

Outgoing Wire (Domestic): \$25

Outgoing Wire (International): \$50

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): \$150

Coin Machine Use*: 1%

Visa Credit Card Rush Fee: \$50

Executive Package: \$5/mo

FEES WITH (*) ARE WAVIED FOR "GOLDEN"
MEMBERS (OVER 50 YEARS OLD)

** An Overdraft Paid/Returned Item Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate fee. We will charge an Overdraft Paid Item Fee or Returned Item Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.

(605) 342-7776

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aspencfu.com

4956 5th Street

Or

2300 West Main St

Rapid City, SD

Open Monday-Friday

8:30 am to 5:00pm



SCHEDULE OF FEES



Federally Insured by the NCUA