

A. Checking and Savings Accounts

Copy of Paid Check	\$5.00 per copy (free via online banking)
Account Research & Balancing (\$7.50 for each 15 minute increment thereafter)	\$25.00 for first hour
Records Research	\$75 - \$150 per hour

	Items Per Year*	Fee Per Item
Non-Sufficient Funds (NSF) Items, Overdraft Privilege Items, and Debit Card Overdraft Privilege Items	1-2	\$19
	3-5	\$32
	6+	\$34

Returned Check (Drawn on personal account at another financial institution)	\$31.00 per item
Returned Check (Cashed/Deposited)	\$15.00 per item
Escheat Fee	\$35.00
Rejected Item Fee	\$5.00 per item
Stop Payment	\$31.00 per item
Check Orders	Cost varies based on design & quantity
MEMBERS Prime Club Membership	\$24.00 annual fee
NSF Re-post	\$10.00 per item
Foreign Deposit Item	\$12.50 per item
Foreign Collection Item	\$20.00 per item
Foreign Item Return	\$5.00 per item (plus credit union cost)
Undeliverable Statement	\$10.00
Inactive Membership	\$10.00 per month
Withdrawal by Firefly Corporate Check (one free per month)	\$5.00 per check Checks over \$2,500 - free
Service Charge for Checkless Checking	\$5.95 per month
Prestige Money Market Monthly Fee	\$9.95 for balances below \$20,000

B. Visa® Debit Card

ATM Withdrawal

Five free ATM withdrawals per calendar month, \$1 per transaction six or more. Unlimited free withdrawals at ATMs located at Firefly branches.
--

Empty ATM Deposit Envelope	\$25.00
Card Replacement Fee	\$15.00 per card
Quick Card Fee	\$35.00
Foreign Transaction - ATM/Debit (multi currency)	1.0% of transaction
Foreign Transaction - ATM/Debit (single currency)	0.8% of transaction

Depending on whether the item is returned or paid, your account statement will use the following descriptions:

- NSF Return Fee to describe an NSF returned item
- Overdraft Privilege Fee to describe a paid overdraft item

All fees and service charges are subject to change.

Additional Service Fees are subject to change without notice.

*** Tiered NSF/Overdraft Privilege Fees:** We calculate the cost of NSF and any Overdraft Privilege (ODP) Service fees based on the number of NSF/ODP items processed as shown on the Fee Schedule per account (for example, a checking or share savings account). The more NSF/ODP items processed in a given timeframe (a rolling 12 month period), the higher the potential fee. The rolling 12 month period begins in the month and year when the first NSF/ODP item is processed. We continue to assess fees based on historical counts over a continuing 12 month period. **Example:** Assume, there are three separate NSF/ODP fees assessed in the same year (one in each month noted): September - fee is \$19 (begin rolling 12 month period); November - fee is \$19; December - fee is \$32. If no further NSF/ODP items are processed through December 1 of the following year, then the next NSF/ODP fee assessed would be \$19 and would begin a new rolling 12 month period.

C. Additional Services

Legal Processing	\$25.00
Money Orders	\$1.50 each
Cashier's Check	\$5.00 per check
Copy of Past Statement	\$2.00 per period
Wire Transfers - Domestic (8:30 a.m. - 4 p.m. CST - outgoing)	\$25.00
International Wire Transfers (before 3 p.m.)	\$50.00
Duplicate lien release	\$10.00 each
Photocopy of any document	30¢ per sheet
FAX Service (Continental U.S. only)	\$2.50 first page, \$1.50 additional
US Mail Priority Envelope	\$15.00 per delivery
Fed Ex Overnight Envelope	
Within Minnesota	\$35.00 per delivery
Outside Minnesota	disclosed at time of transaction
Saturday Delivery	\$15.00 added to all delivery costs
Check Cashing:	
Personal, Payroll, Government, Money Orders	0.5% of check amount min fee \$3, max fee \$10

(Does not apply to credit union checking account holders or members with corresponding balance in other savings.)

D. Burnsville High School Verge Checking Account

Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn Stated APY	Balance Method	Account Limitations
NONE	Program pays dividends based on a two tier method. Tier I: \$.01 - \$2,499.99 Tier II: \$2,500.00 and above	Average Daily Balance	N/A

	Items Per Year***	Fee Per Item
Non-Sufficient Funds (NSF) Items, Overdraft Privilege Items,** and Debit Card Overdraft Privilege Items**	1-2	\$3
	3-5	\$5
	6+	\$10

** Only Verge account members ages 19-24 are eligible for this account service.

Depending on whether the item is returned or paid, your account statement will use the following descriptions:

- NSF Return Fee to describe an NSF returned item
- Overdraft Privilege Fee to describe a paid overdraft item

All fees and service charges are subject to change. Additional Service Fees are subject to change without notice.

***** Tiered NSF/Overdraft Privilege Fees for Verge Checking:** We calculate the cost of NSF and any Overdraft Privilege (ODP) Service fees based on the number of NSF/ODP items processed as shown on the Fee Schedule per account (for example, a checking or share savings account). The more NSF/ODP items processed in a given timeframe (a rolling 12 month period), the higher the potential fee. The rolling 12 month period begins in the month and year when the first NSF/ODP item is processed. We continue to assess fees based on historical counts over a continuing 12 month period. **Example:** Assume, there are three separate NSF/ODP fees assessed in the same year (one in each month noted): September - fee is \$3 (begin rolling 12 month period); November - fee is \$3; December - fee is \$5. If no further NSF/ODP items are processed through December 1 of the following year, then the next NSF/ODP fee assessed would be \$3 and would begin a new rolling 12 month period.