

For questions or inquiries, contact:



400 Fourth Ave NE • PO Box 657
Austin, Minnesota 55912
800.533.0448 • 507.433.1829

This credit union is federally insured by the National Credit Union Administration

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____:

FEE SCHEDULE

Savings and Checking Accounts, ACH, and Home Banking/Bill Pay Transactions:

Non-Sufficient Funds (NSF) Charge*
Paid Non-Sufficient Funds (NSF) Charge**
Uncollected/Unavailable Funds Charge (will appear as "UCF Fee" on your statements)
Returned Item (from another institution)
Overdraft Transfer from savings for clearance of checks, ACH, or CheckCard transactions (Basic Checking)
Stop-Payment Fee
Statement Copy Fee
Record Searches/Research
Check Printing
Online Bill Pay Usage Fee (Basic Checking)
Closed Savings Account (within 90 days of opening)

*Fee applies each time we reject an item. The same item may be presented for payment multiple times. This charge will apply each time an item is presented for payment and if returned unpaid.

**Fee applies each time we pay an overdraft. Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means and will be called a Paid NSF fee on your statement.

***Accent Checking Fee: In order to avoid a \$5 monthly fee, you must (1) receive e-statements; and (2) make 10 or more debit card transactions each month.

ATM and CheckCard Transactions. In addition to the above applicable fees, the following fees may apply:

ATM Fee for using an ATM not owned by us (Basic Checking)
Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars)
Gift Card Purchase Fee
VISA® Travel Card Purchase Fee
Replacement Card (Basic)
CheckCard Loan Payment Fee****
Credit Card Loan Payment Fee****

****If you use a credit card or CheckCard to make your payment(s) on any loan or obligation you have with us, you will be charged a \$5.00 processing fee. However, this fee will not apply for payments of less than \$100. Credit card payment will not be accepted for payments of more than \$2,000.

8008 ML F118017 Rev 3-2022

Wire Transfers, Negotiable Items, and Special Transactions:

Wire Transfer – Outgoing – Domestic
Wire Transfer – Outgoing – International
Collection/Special Handling Fee
Money Order
Teller Check

Safe Deposit Boxes. Safe Deposit Boxes may not be available at all branches

3" x 5"
5" x 5"
3" x 10"
5" x 10"
10" x 10"

Lost Key Fee

Drill Fee: third-party service provider fees apply

Miscellaneous Fees and Charges:

Bad Address
Dormant Account Fee (account inactive for 1 year and aggregate balance under \$100)

Share Value

Par Value of One Share

