

levy. If you have opted in for overdraft privilege on ATM and one-time debit-card transactions, we will not assess you a fee on a one-time debit card transaction that is authorized with a sufficient available balance even if your available balance is insufficient at the time we pay and post the transaction.

** Combined balance \$100 or below, inactive more than 365 days. Waived for minors.



TruStone Financial
Fee Schedule

Effective April 1, 2023



TruStone Financial
P.O. Box 1260, Minneapolis, MN 55440
Federally insured by NCUA



Fee Schedule // Effective April 1, 2023

ATM/DEBIT CARD FEES

ATM VOLUME FEE The first 5 ATM withdrawals at non-TruStone Financial-owned ATMs each month are free. Each subsequent non-TruStone Financial-owned ATM withdrawal is \$2.¹

CARD REPLACEMENT \$10

CARD RUSHED \$20 per card

CHECKING ACCOUNTS // *Monthly minimum balance fees; Other*

PREMIUM CHECKING \$5 fee if balance less than \$300

TRURATE CHECKING \$20 fee if balance less than \$2,000

SMALL BUSINESS CHECKING None; first 20 checks/debits free, \$0.25/each thereafter

ESSENTIAL BUSINESS CHECKING \$5 fee if balance less than \$500; 100 paper/electronic items free, \$0.20/item thereafter

CAPITAL BUSINESS CHECKING \$12 fee if balance less than \$7,500; first 250 paper/electronic items free, \$0.20/item thereafter

BUSINESS HIGH-YIELD MONEY MARKET First 6 withdrawal transactions each month are free; \$100 fee for each withdrawal thereafter

GIFT CARDS

VISA® GIFT CARD \$3.95 per card

NON-SUFFICIENT FUNDS (NSF) FEES

OVERDRAFT FEE * \$30 per transaction that is paid with an insufficient **available** balance in the account.

RETURNED CHECK OR ACH FEE \$30 per check or ACH transaction presented for payment with an insufficient **available** balance in the account.²

RETURNED CHECK DEPOSIT FEE \$15 per returned check deposit

CREDIT CARD // PERSONAL AND BUSINESS SERVICE FEES

LATE FEE \$25

RETURNED PAYMENT \$25

REPLACEMENT CARD \$15

SALES DRAFT COPY \$6

SPECIAL DELIVERY Starting at \$20 and up

SAFE DEPOSIT BOXES

DRILLING \$200

LATE PAYMENT \$10

NEW KEYS \$20

Minnesota Annual Rental Rates

Boone Avenue, Burnsville (Nicollet), Highland, Oakdale and Roseville

2 x 5 \$25 3 x 10 \$50 15 x 10 \$145

3 x 5 \$30 5 x 10 \$70

5 x 5 \$40 10 x 10 \$125

Wisconsin Annual Rental Rates

Green Bay Road, Greenfield and Northside

3 x 5 \$25 5 x 10 \$50

3 x 10 \$35 10 x 10 \$65

Not all safe deposit box sizes are available at all locations.

Contact us for more information at (800) 862-1998.

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OTHER ACCOUNT SERVICE FEES

BUSINESS COIN ORDER \$.10 per roll

BUSINESS CASH ORDER \$1 per \$1,000 strap

CASHIER'S CHECK 1 free each day, \$1 thereafter

CHECK COPY \$5 per check

CHECK ORDERS Varies based in design and quantity

CLOSED ACCOUNT \$20 if closed within 6 months

COIN COUNTING 10% for non-member

COLLECTION On bank where check is drawn

DORMANT ACCOUNT Up to \$100 at time of escheat

EMPTY ATM ENVELOPE \$25 per envelope

EXPRESS PAY \$15 per payment

FORCE CLOSURE \$20 if TruStone closes

FOREIGN CHECK COLLECTION \$40 per check

FOREIGN CHECK HANDLING \$10 per check

FOREIGN ITEM RETURN \$5 per item

GARNISHMENT/LEVY \$100 per order

INACTIVE ACCOUNT ** \$10 per month

LIEN RELEASE \$20 per duplicate

RECONCILIATION AND RESEARCH \$40 per hour pro-rated to next quarter hour

RETURNED MAIL \$10 per occurrence

SATISFACTION OF \$20

MORTGAGE (DUPLICATE)

STATEMENT COPY \$5 per statement

STOP PAYMENT \$30 per order

WIRE TRANSFER OUTGOING \$25 per domestic wire

\$60 per foreign wire

INCOMING \$5 per wire

* Accounts may be charged the standard Overdraft fee of \$30.00 for handling each overdraft created by check, ACH, point-of-sale, in-person withdrawal, ATM withdrawal, or other electronic item that is paid and \$30.00 for items returned. An overdrawn balance must be repaid within 30 days. We may elect not to pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within every 30-day period for a minimum of 24 hours, if you default on any loan or other obligation to TruStone Financial or if your account is subject to any legal or administrative order or

¹ A "withdrawal" may include a balance inquiry and you could be assessed multiple fees in a single ATM session if you perform a balance inquiry and a withdrawal.

² Please note that merchants may submit multiple ACHs or represent a check in an attempt to collect payment. You may be charged each time a merchant attempts a payment request.