

# TruStone Financial Fee Schedule

Effective February 15, 2024

## 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.<sup>1</sup>

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.<sup>2</sup>

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
RECONCILIATION AND RESEARCH	\$40 per hour pro-rated to next quarter hour
RETURNED MAIL	\$10 per occurrence
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 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 for items returned. An overdrawn balance must be repaid within 30 days. We may not 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 levy.

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

<sup>1</sup> 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.

<sup>2</sup> Please note that merchants may submit multiple ACHs or re-present a check in an attempt to collect payment. You may be charged each time a merchant attempts a payment request.



**TRUSTONE**  
FINANCIAL

TruStone Financial

P.O. Box 1260, Minneapolis, MN 55440

**Federally insured by NCUA**

