

## Fee Schedule

Please refer to our "Statements of Terms, Conditions, and Disclosures" for more information.

### Account Fees at a Glance

#### Savings

- \$5 Limited Membership<sup>1, 4, G</sup>  
Assessed per statement period after the first 90 calendar days; waived with primary ownership of checking or titled loan<sup>2</sup>
- \$5 Per Excess Withdrawal Item  
Certain transactions in excess of six per statement period

#### Checking

- \$7 Membership Checking Monthly Service<sup>1, A</sup>  
Waived with one of the following per statement period: Direct deposit of \$750 or more, 25 or more checking transactions, or \$2,500 minimum daily balance
- \$7 Desert Connect Monthly Service

#### Money Market

- \$15 Monthly Low Balance  
Waived with \$2,000 minimum daily balance
- \$10 Per Excess Withdrawal Item  
Certain transactions in excess of six per statement period

#### Other Applicable Fees

- \$2 Paper Statement<sup>1, 4, A</sup>  
Assessed per deposit statement generated after the first 30 calendar days
- \$5 Monthly Inactive Sub-Account  
Waived for Membership Savings if member has other active sub-account(s) or maintains balance of \$200 or more; waived for all other checking, savings, or money market sub-accounts if balance of \$200 or greater is maintained; waived for all sub-accounts if primary member is under age 18
- \$25 Closure within 90 days  
Applicable to each sub-account

### Non-Sufficient Funds (NSF)

- \$35 Paid NSF<sup>3</sup>
- \$35 Unpaid NSF<sup>3</sup>
- \$5 Overdraft Protection Transfer<sup>P</sup>
- \$35 Same Maker Check Charged Back
- \$15 Check Charged Back<sup>P</sup>
- \$35 Returned ACH

### ATM Activity

- \$1 Foreign ATM Balance Inquiry<sup>A</sup>
- \$2 Foreign ATM Transaction<sup>A</sup>  
In excess of two per statement period

### Funds Transfers

- \$10 Incoming Wire<sup>P</sup>
- \$20 Outgoing Domestic Wire
- \$60 Outgoing International Funds Transfer
- \$10 Wire Trace<sup>5</sup>

### Collection Item Processing

- \$25 Foreign/Domestic Checks<sup>5</sup>
- Cost Bonds/Coupons/Non-Foreign<sup>5</sup>
- Cost Returned Collection Item<sup>5</sup>

### Miscellaneous

- \$3 Copy<sup>A</sup>
- \$5 Account Research (per 15 min)<sup>A</sup>
- \$3 Money Order<sup>A</sup>
- \$5 Cashier's Check<sup>A</sup>
- \$35 Cashier's Check Indemnification<sup>P</sup>
- \$5 Card Replacement<sup>A</sup>  
Lost/Stolen/Damaged card
- Cost Card Special Delivery
- \$35 Stop Payment<sup>A</sup>
- \$1 Counter Checks (per page of four)<sup>A</sup>
- \$10 Loan Payment by Phone
- \$15 Verification of Deposit<sup>P</sup>
- \$25 Outgoing IRA Transfer
- \$30 Escheatment

### Safe Deposit Services<sup>6</sup>

- | Annual Rent |           | Misc. Services |                              |
|-------------|-----------|----------------|------------------------------|
| \$35        | 3x5 Box   | \$25           | Replacement Key <sup>P</sup> |
| \$45        | 5x5 Box   | Cost           | Drilling                     |
| \$60        | 3x10 Box  |                |                              |
| \$75        | 5x10 Box  |                |                              |
| \$120       | 10x10 Box |                |                              |
| \$160       | 11x16 Box |                |                              |
| \$220       | Locker    |                |                              |

### Non-Member Fees

- \$7 Check Cashed
- \$10 Exchange Check

<sup>1</sup>Fee waived for primary members under age 22

<sup>2</sup>Fee not waived for Non-Desert Financial serviced loan relationships

<sup>3</sup>Consumer sub-accounts will be charged no more than four NSF fees per processing day; this does not apply to business sub-accounts.

<sup>4</sup>Fee waived for deployed military

<sup>5</sup>Additional third party fees may apply

<sup>6</sup>Businesses are not eligible for safe deposit boxes

<sup>P</sup>Waived for Relationship Level of Prosper

<sup>A</sup>Waived for Relationship Level of Achieve or Prosper

<sup>G</sup>Waived for Relationship Level of Grow, Achieve or Prosper

## Business Fees

The below fees are applicable to business relationships only. For all other fees refer to the standard Fee Schedule. Please refer to our “Statements of Terms, Conditions, and Disclosures” for more information.

### Deposit Account Fees

- \$5 Limited Membership<sup>1,2</sup>  
Assessed per statement period to the Business Membership Savings after the first 90 calendar days; waived with primary ownership of checking, \$10,000 or more in business deposit balances, titled loan or \$1,000 or more non-titled business loan balance<sup>3</sup>
- \$15 Business Money Market Monthly Low Balance  
Waived with \$2,000 minimum daily balance
- \$8 Business Checking Monthly Service  
Waived with \$1,500 Minimum Daily Balance, Merchant Services, or Express Business Credit
- \$12 Business Checking Plus Monthly Service  
Waived with \$5,000 Minimum Daily Balance, Merchant Services, or Express Business Credit

### Electronic Services

- \$30 Monthly Business Remote Deposit
- \$5 Monthly Online Tiered Authority Access<sup>4</sup>
- \$10 Monthly Online Business Wire Access<sup>4</sup>  
\$15 per Online Business Wire

### Treasury Management Services

Analysis Checking, Zero Balance Checking, and Sweep services costs are per agreement; please contact a Treasury Management representative

## Transactional Fees

	Cleared/Deposited Items		Coin & Currency Deposited/Purchased	
	Free Threshold	Per Excess Item	Free Threshold	Per \$100 Excess
<b>Business Membership Savings</b>	10	\$0.20	\$0.00	\$0.20
<b>Business Savings</b>	10	\$0.20	\$0.00	\$0.20
<b>Business Money Market</b>	10	\$0.20	\$0.00	\$0.20
<b>Business Checking</b>	150	\$0.45	\$5,000	\$0.30
<b>Business Checking Plus</b>	300	\$0.45	\$7,500	\$0.30

<sup>1</sup>Fee waived for primary members under age 22

<sup>2</sup>Fee waived for deployed military

<sup>3</sup>Fee not waived for Non-Desert Financial serviced loan relationships

<sup>4</sup>Assessed per business entity