## Fee Schedule

**Account Fees at a Glance**

### Applicable Fees

- **Monthly Inactive Sub-Account**<sup>1,3</sup>: $5
  - Waived for Membership Savings or Business Membership Savings if account has no active sub-account(s) or with aggregate deposit balance of $200 or more; waived for all other checking, savings, or money market sub-accounts where share’s deposit balance is $200 or greater.

- **Closure Within 90 Days**: $25
  - Applicable to each sub-account.

### Non-Sufficient Funds (NSF)

- **Paid NSF**: $35
- **Unpaid NSF**: $35
- **Returned ACH**: $35
- **Overdraft Protection Transfer**: $5
- **Check Charged Back**: $15
- **Same Maker Check Charged Back**: $35

### Funds Transfers

- **Incoming Wire**: $10
- **Outgoing Domestic Wire**: $20
- **Outgoing International Funds Transfer**: $60
- **Wire Trace**: $10

### Collection Item Processing

- **Foreign/Domestic Checks**: $25
- **Bonds/Coupons/Non-foreign**: [Cost]
- **Returned Collection Item**: [Cost]

### Safe Deposit Services<sup>5</sup>

- **Annual Rent**
  - 3x5 Box: $35
  - 5x5 Box: $45
  - 3x10 Box: $60
  - 5x10 Box: $75
  - 10x10 Box: $120
  - 11x16 Box: $160
  - Locker: $220

- **Misc. Services**
  - Replacement Key: $25
  - Drilling: [Cost]

### Money Market

- **Monthly Low Balance**: $15
  - Waived with $2,000 minimum daily balance.

### ATM Activity

- **Foreign ATM Balance Inquiry**: $1
- **Foreign ATM Transaction**: $2
  - In excess of two per statement period.

### Non-Member Fees

- **Check Cashed**: $7
- **Exchange Check**: $10

### Miscellaneous

- **Counter Checks** (per page of four)<sup>4</sup>: $1
- **Copy**: $3
- **Money Order**: $3
- **Cashier’s Check**: $5
- **Card Replacement**: $5
  - Lost/Stolen/Damaged card
- **Card Special Delivery**: [Cost]
- **Account Research** (per 15 min)<sup>4</sup>: $5
- **Loan Payment by Phone**: $10
- **Verification of Deposit**: $15
- **Outgoing IRA Transfer**: $25
- **Escheatment**: $30
- **Cashier’s Check Indemnification**: $35
- **Stop Payment**: $35

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1. Waived for primary members under age 27.
2. Consumer sub-accounts will be charged no more than four NSF fees per processing day; this does not apply to business sub-accounts.
3. Fee waived for deployed military. Additional third-party fees may apply.
4. Businesses are not eligible for safe deposit boxes.
5. Waived for Rewards.
6. Waived for Relationship Level of Rewards or Rewards.

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Revision Date 5/7/2013

Frequently insured by NCUA. 

Equal Housing Lender

FEESCHD 3/120
BUSINESS FEES

THE FEES BELOW ARE APPLICABLE TO BUSINESS RELATIONSHIPS ONLY. FOR ALL OTHER FEES, REFER TO THE FEE SCHEDULE. PLEASE REFER TO OUR "STATEMENTS OF TERMS, CONDITIONS, AND DISCLOSURES" FOR MORE INFORMATION.

DEPOSIT ACCOUNT FEES

BUSINESS MONEY MARKET MONTHLY LOW BALANCE ........................................ $15
Waived with $2,000 Minimum Daily Balance

BUSINESS CHECKING MONTHLY SERVICE ...................................................... $8
Waived with $1,500 Minimum Daily Balance, Merchant Services, or Express Business Credit

BUSINESS CHECKING PLUS MONTHLY SERVICE .......................................... $12
Waived with $5,000 Minimum Daily Balance, Merchant Services, or Express Business Credit

ELECTRONIC SERVICES

MONTHLY BUSINESS REMOTE DEPOSIT .................................................. $30
MONTHLY ONLINE TIERED AUTHORITY ACCESS† ........................................ $5
MONTHLY ONLINE BUSINESS WIRE ACCESS† ........................................... $10
$15 per Online Business Wire

TREASURY MANAGEMENT SERVICES

Analysis Checking, Zero Balance Checking, and Sweep services costs are per agreement, please contact Treasury Management at 632-335-2364 or Treasury.Management@DesertFinancial.com.

TRANSACTIONAL FEES

<table>
<thead>
<tr>
<th>CLEARED/DEPOSITED ITEMS</th>
<th>COIN &amp; CURRENCY DEPOSITED/PURCHASED</th>
</tr>
</thead>
<tbody>
<tr>
<td>FREE THRESHOLD</td>
<td>PER EXCESS ITEM</td>
</tr>
<tr>
<td>Business Membership Savings</td>
<td>10</td>
</tr>
<tr>
<td>Business Savings</td>
<td>10</td>
</tr>
<tr>
<td>Business Money Market</td>
<td>10</td>
</tr>
<tr>
<td>Business Checking</td>
<td>150</td>
</tr>
<tr>
<td>Business Checking Plus</td>
<td>300</td>
</tr>
</tbody>
</table>