

Fee Schedule

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

Account Fees at a Glance

Savings

- \$5 Limited Membership^{1, 4, G}
Assessed per statement period after the first 90 calendar days;
waived with primary ownership of checking or titled loan²
- \$5 Per Excess Withdrawal Item
Certain transactions in excess of six per statement period

Checking

- \$7 Membership Checking Monthly Service^{1, A}
Waived with one of the following per statement period: Direct
deposit of \$500 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^{1, 4, A}
Assessed per deposit statement generated after the first 30
calendar days
- \$5 Monthly Inactive Sub-Account^{1, 4}
Waived for Membership Savings or Business Membership
Savings if Account has other 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
- \$25 Closure within 90 days
Applicable to each sub-account

Non-Sufficient Funds (NSF)

- \$35 Paid NSF³
- \$35 Unpaid NSF³
- \$5 Overdraft Protection Transfer^P
- \$35 Same Maker Check Charged Back
- \$15 Check Charged Back^P
- \$35 Returned ACH

ATM Activity

- \$1 Foreign ATM Balance Inquiry^A
- \$2 Foreign ATM Transaction^A
In excess of two per statement period

Funds Transfers

- \$10 Incoming Wire^P
- \$20 Outgoing Domestic Wire
- \$60 Outgoing International Funds Transfer
- \$10 Wire Trace⁵

Collection Item Processing

- \$25 Foreign/Domestic Checks⁵
- Cost Bonds/Coupons/Non-Foreign⁵
- Cost Returned Collection Item⁵

Miscellaneous

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

Safe Deposit Services⁶

- | Annual Rent | Misc. Services |
|-----------------|-----------------------------------|
| \$35 3x5 Box | \$25 Replacement Key ^P |
| \$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

¹Fee waived for primary members under age 22

²Fee not waived for Non-Desert Financial serviced loan relationships

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

⁴Fee waived for deployed military

⁵Additional third party fees may apply

⁶Businesses are not eligible for safe deposit boxes

^PWaived for Relationship Level of Prosper

^AWaived for Relationship Level of Achieve or Prosper

^GWaived 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 ^{1,2} 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 ³
\$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, Express Business Credit, or 501(c) tax designation on file
\$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 ⁴
\$10	Monthly Online Business Wire Access ⁴ \$15 per Online Business Wire
\$10	Monthly Online Business ACH Access ⁴
\$15	Monthly Online Business Wire & ACH Access ⁴ \$15 per Online Business Wire

Transactional Fees

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

Treasury Management Services

Default fees shown below; actual fees may vary based on individual service agreement.

Monthly Service Fees

\$20	Business Analysis Checking
\$10	Business Zero Balance Checking ⁵

Sweep Transfer Monthly Service

\$30	Sweep to Market Rate Investment Share
\$30	Sweep to Line of Credit

Transactional Fees

	Per Deposit Transaction	Per Item Deposited	Per Item Cleared	Per \$100 Coin & Currency Deposited/Purchased
Business Analysis Checking	\$0.35	\$0.07	\$0.14	\$0.30

¹Fee waived for primary members under age 22

²Fee waived for deployed military

³Fee not waived for Non-Desert Financial serviced loan relationships

⁴Assessed per business entity

⁵Analysis transactional fees apply