

FEE SCHEDULE



PLEASE REFER TO OUR "STATEMENTS OF TERMS, CONDITIONS, AND DISCLOSURES" FOR MORE INFORMATION.

ACCOUNT FEES AT A GLANCE

APPLICABLE FEES

MONTHLY INACTIVE SUB-ACCOUNT ^{1,4}	\$5
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	
CLOSURE WITHIN 90 DAYS	\$25
Applicable to each sub-account	

NON-SUFFICIENT FUNDS (NSF)

PAID NSF ²	\$35
UNPAID NSF ²	\$35
RETURNED ACH	\$35
OVERDRAFT PROTECTION TRANSFER ^{3,7} ...	\$5
CHECK CHARGED BACK ⁷	\$15
SAME MAKER CHECK CHARGED BACK	\$35

FUNDS TRANSFERS

INCOMING WIRE ⁷	\$10
OUTGOING DOMESTIC WIRE	\$20
OUTGOING INTERNATIONAL FUNDS TRANSFER	\$60
WIRE TRACE ⁵	\$10

COLLECTION ITEM PROCESSING

FOREIGN/DOMESTIC CHECKS ⁵	\$25
BONDS/COUPONS/NON-FOREIGN ⁵	COST
RETURNED COLLECTION ITEM ⁵	COST

SAFE DEPOSIT SERVICES⁶

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 ⁷	\$25
DRILLING	COST

MONEY MARKET

MONTHLY LOW BALANCE	\$15
Waived with \$2,000 minimum daily balance	

ATM ACTIVITY

FOREIGN ATM BALANCE INQUIRY ⁸	\$1
FOREIGN ATM TRANSACTION ⁸	\$2
In excess of two per statement period	

NON-MEMBER FEES

CHECK CASHED	\$7
EXCHANGE CHECK	\$10
NOTARY FEE ⁹	\$10
per notary signature/copy certification/notarial act	

MISCELLANEOUS

COUNTER CHECKS (per page of four) ⁸	\$1
COPY ⁸	\$3
MONEY ORDER ⁸	\$3
CASHIER'S CHECK ⁸	\$5
CARD SPECIAL DELIVERY	COST
ACCOUNT RESEARCH (per 15 min) ⁸	\$5
LOAN PAYMENT BY PHONE	\$10
VERIFICATION OF DEPOSIT ⁷	\$15
OUTGOING IRA TRANSFER	\$25
ESCHEATMENT	\$30
CASHIER'S CHECK INDEMNIFICATION ⁷	\$35
STOP PAYMENT ⁸	\$35
LEGAL PROCESSING FEE ¹⁰	\$100

¹Fee waived for primary members under age 22. ²Consumer sub-accounts will be charged no more than four NSF fees per processing day; this does not apply to business sub-accounts.

³Maximum of one fee charged per day per share. ⁴Fee waived for deployed military. ⁵Additional third-party fees may apply. ⁶Businesses are not eligible for safe deposit boxes.

⁷Waived for Rewards+. ⁸Waived for Relationship Level of Rewards or Rewards+. ⁹Fee is waived for Desert Financial members and for notarizations related to Desert Financial transactions.

¹⁰Fee applies to all instances where the credit union must review, respond to, or act upon a court order, including without "limitations, subpoenas, garnishments, and levies."

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 ACCESS¹	\$5
MONTHLY BUSINESS ACH ACCESS¹	\$10
MONTHLY ONLINE BUSINESS WIRE ACCESS¹	\$10
\$15 per Online Business Wire	
MONTHLY ONLINE BUSINESS WIRE & ACH ACCESS¹	\$15
MONTHLY POSITIVE PAY SERVICE	\$30

TREASURY MANAGEMENT SERVICES

Analysis Checking, Zero Balance Checking, and Sweep services costs are per agreement; please contact Treasury Management at 602-335-2364 or Treasury.Management@DesertFinancial.com.

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

¹Assessed per business entity