

FEE SCHEDULE



Current as of 12/02/2024

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

APPLICABLE FEES

MONTHLY INACTIVE SUB-ACCOUNT ^{1,3}	\$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)

OVERDRAFT FEE ²	\$30
RETURNED ACH	\$35
OVERDRAFT PROTECTION TRANSFER ..	FREE
RETURNED CHECK ⁶	\$15
RETURNED SAME MAKER CHECK	\$35

FUNDS TRANSFERS

INCOMING WIRE ⁶	\$10
OUTGOING DOMESTIC WIRE	\$20
OUTGOING INTERNATIONAL FUNDS TRANSFER	\$60
WIRE TRACE ⁴	\$10

COLLECTION ITEM PROCESSING

FOREIGN/DOMESTIC CHECKS ⁴	\$25
BONDS/COUPONS/NON-FOREIGN ⁴	COST
RETURNED COLLECTION ITEM ⁴	COST

SAFE DEPOSIT SERVICES

ANNUAL RENT	
3x5 BOX	\$45
5x5 BOX	\$55
3x10 BOX	\$75
5x10 BOX	\$90
10x10 BOX	\$150
11x16 BOX	\$190
LOCKER	\$250

MISC. SERVICES

REPLACEMENT KEY ⁶	\$25
DRILLING	COST

MONEY MARKET

MONTHLY LOW BALANCE	\$15*
Waived with \$2,000 minimum daily balance	
*Fee does not apply to Jumbo Money Market Account.	

NON-DESERT FINANCIAL ATM ACTIVITY

ATM BALANCE INQUIRY ⁷	\$1
ATM TRANSACTION ⁷	\$2
In excess of two per statement period	

NON-MEMBER FEES

CHECK CASHED	\$7
EXCHANGE CHECK	\$10
NOTARY FEE ⁸	\$10
per notary signature/copy certification/notarial act	

MISCELLANEOUS

COUNTER CHECKS (per page of four) ⁷	\$1
COPY ⁷	\$3
MONEY ORDER ⁷	\$3
CASHIER'S CHECK ⁷	\$5
CARD SPECIAL DELIVERY	COST
ACCOUNT RESEARCH (per 15 min) ⁷	\$5
LOAN PAYMENT BY PHONE	\$7.50
OUTGOING IRA TRANSFER	\$25
ESCHEATMENT	\$30
CASHIER'S CHECK INDEMNIFICATION ⁶	\$35
STOP PAYMENT ⁷	\$35
LEGAL PROCESSING FEE ⁹	\$100

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

³Fee waived for deployed military. ⁴Additional third-party fees may apply. ⁵Businesses are not eligible for safe deposit boxes. ⁶Waived for Rewards+. ⁷Waived for Relationship Level of Rewards or Rewards+.

⁸Fee is waived for Desert Financial members and for notarizations related to Desert Financial transactions. ⁹Fee 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



Current as of 12/02/2024

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	
BUSINESS ANALYSIS CHECKING	\$20
Monthly Service	
BUSINESS ZERO BALANCE CHECKING	\$10
Monthly Service	

ELECTRONIC SERVICES - PER MONTH

BUSINESS REMOTE DEPOSIT CAPTURE	\$30
ONLINE TIERED AUTHORITY ACCESS¹	\$10
ACH ORIGATION	\$20
ONLINE BUSINESS WIRE ACCESS¹	\$20
Plus a fee of \$15 per wire sent using the service	
ONLINE BUSINESS WIRE & ACH ACCESS¹	\$35
POSITIVE PAY SERVICE	\$30

¹ Monthly fee assessed per business entity accessing the respective service.

TRANSACTIONAL FEES - PER STATEMENT CYCLE

	CLEARED/DEPOSITED ITEMS ²		COIN & CURRENCY DEPOSITED/PURCHASED	
	FREE THRESHOLD	PER EXCESS ITEM	FREE THRESHOLD	PER \$100 EXCESS
Business Membership Savings	10	\$0.20	NA	\$0.20
Business Savings	10	\$0.20	NA	\$0.20
Business Money Market	10	\$0.20	NA	\$0.20
Business Checking	150	\$0.45	\$5,000	\$0.30
Business Checking Plus	300	\$0.45	\$7,500	\$0.30
Business Zero Balance Checking	300	\$0.45	\$7,500	\$0.30

²Checks deposited via Mobile Banking, Business Remote Deposit Capture (BRDC) or at an ATM do not count towards the Free Threshold and will not incur the Per Excess Item fee.

	COIN & CURRENCY	CHECKS PAID	CHECKS DEPOSITED ³	DEPOSIT TRANSACTION
Business Analysis Checking ⁴	\$0.30 per \$100	\$0.20 each	\$0.11 each	\$0.50 each

³Fee does not apply to checks deposited via Mobile Banking, Business Remote Deposit Capture (BRDC) or at an ATM.

⁴The Business Analysis Checking accrues an earnings credit that may be applied to offset the applicable transactional fees above. Credit may not be applied to third-party fees not charged by Desert Financial. Please contact Treasury Management at TreasuryManagement@desertfinancial.com for additional information.