

Consumer 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 \$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^{1, 4, A}
 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

Copies

- \$3 Check/Statement/History/Receipt^A
- \$3 ACH Transmittal Report^A
- \$10 VISA Merchant Receipt

ATM Activity

- \$1 Non-Desert Schools ATM Balance Inquiry^A
- \$2 Non-Desert Schools ATM Transaction^A
 (in excess of two per statement period)
- \$4 Non-Desert Schools Card Withdrawal

Non-Member Fees

- \$5 Desert Schools Check Cashed
- \$10 Exchange Check

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

Funds Transfers

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

Miscellaneous

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

Collection Item Processing

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

Safe Deposit Services

- | 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 | | |

¹Fee waived for primary members under age 22

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

³Sub-Accounts will be charged no more than five NSF fees per processing day

⁴Fee waived for deployed military

⁵Additional third party fees may apply

^PWaived for Relationship Level of Prosper

^AWaived for Relationship Level of Achieve or Prosper

^GWaived for Relationship Level of Grow, Achieve or Prosper