

# FEE SCHEDULE



Current as of 05/12/26

For additional information about your membership and accounts, refer to the Statements of Terms, Conditions, and Disclosures at [DesertFinancial.com/Terms](http://DesertFinancial.com/Terms). A current version of this Fee Schedule is available at [DesertFinancial.com](http://DesertFinancial.com).

## DEPOSIT ACCOUNT FEES

**DESERT SAFE SPEND**  
**MONTHLY SERVICE FEE** ..... \$4.95  
Waived with \$250 or more in total qualifying direct deposits per month or for active ASU or NAU students and employees<sup>1</sup>

**MONEY MARKET LOW BALANCE** ..... \$15\*  
Waived with \$2,000 minimum daily balance

\*Fee does not apply to Jumbo Money Market Account.

**MONTHLY INACTIVE SUB-ACCOUNT**<sup>2,4</sup> ..... \$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**<sup>3</sup> ..... \$30  
**OVERDRAFT PROTECTION TRANSFER**... FREE  
**RETURNED SAME MAKER CHECK** ..... \$35

## FUNDS TRANSFERS

**INCOMING WIRE**<sup>7</sup> ..... \$10  
**OUTGOING DOMESTIC WIRE** ..... \$20  
**OUTGOING INTERNATIONAL FUNDS TRANSFER** ..... \$60  
**WIRE TRACE**<sup>5</sup> ..... \$10  
**INSTANT PAYMENT FEE** ..... 1.75% OF TRANSACTION AMOUNT  
Minimum fee of \$0.25 and a maximum fee of \$25.00 per transaction

## COLLECTION ITEM PROCESSING

**FOREIGN/DOMESTIC CHECKS**<sup>5</sup> ..... \$25  
**BONDS/COUPONS/NON-FOREIGN**<sup>5</sup> ..... COST  
**RETURNED COLLECTION ITEM**<sup>5</sup> ..... COST

## SAFE DEPOSIT SERVICES<sup>6</sup>

**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**<sup>7</sup> ..... \$25  
**DRILLING** ..... COST

## NON-DESERT FINANCIAL ATM ACTIVITY

**ATM BALANCE INQUIRY**<sup>8</sup> ..... \$1  
**ATM TRANSACTION**<sup>8</sup> ..... \$2  
In excess of two per statement period

## NON-MEMBER FEES

**CHECK CASHED** ..... \$7  
**EXCHANGE CHECK** ..... \$10  
**NOTARY FEE**<sup>9</sup> ..... \$10  
per notary signature/copy certification/notarial act

## MISCELLANEOUS

**COUNTER CHECKS** (per page of four)<sup>8</sup> ..... \$1  
**COPY**<sup>8</sup> ..... \$3  
**MONEY ORDER**<sup>8</sup> ..... \$3  
**CASHIER'S CHECK**<sup>8</sup> ..... \$5  
**CARD SPECIAL DELIVERY**..... COST  
**ACCOUNT RESEARCH** (per 15 min)<sup>8</sup> ..... \$5  
**LOAN PAYMENT BY PHONE** ..... \$7.50  
**OUTGOING IRA TRANSFER** ..... \$25  
**ESCHEATMENT** (per share) ..... \$100  
**CASHIER'S CHECK INDEMNIFICATION**<sup>7</sup> ..... \$35  
**STOP PAYMENT**<sup>8</sup> ..... \$35  
**LEGAL PROCESSING FEE**<sup>10</sup> ..... \$100

<sup>1</sup>A qualifying direct deposit is an electronic deposit of income posted to your account through the ACH network. Transfers between accounts, mobile check deposits, incoming Zelle<sup>®</sup> payments, and branch or ATM deposits do not qualify.

<sup>2</sup>Fee waived for primary members under age 22. <sup>3</sup>Consumer sub-accounts will be charged no more than four Overdraft Fees per processing day; this does not apply to business sub-accounts. <sup>4</sup>Fee waived for deployed military. <sup>5</sup>Additional third-party fees may apply. <sup>6</sup>Safe deposit boxes may not be opened in the name of a business, trust, or other legal entity. Box availability and sizes vary by branch. <sup>7</sup>Waived for Rewards+ members. <sup>8</sup>Waived for Rewards and Rewards+ members. <sup>9</sup>Fee is waived for Desert Financial members and for notarizations related to Desert Financial transactions. <sup>10</sup>Fee 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 05/12/26

The following fees are applicable to business relationships only. For all other fees, refer to page 1 of this Fee Schedule.

## DEPOSIT ACCOUNT FEES

|   |      |
|---|------|
| <b>BUSINESS MONEY MARKET MONTHLY LOW BALANCE</b> .....                                      | \$15 |
| Waived with \$2,000 Minimum Daily Balance   |      |
| <b>BUSINESS CHECKING MONTHLY SERVICE</b> .....  | \$8  |
| Waived with \$1,500 Minimum Daily Balance,<br>Merchant Services, or Express Business Credit |      |
| <b>BUSINESS CHECKING PLUS MONTHLY SERVICE</b> .....   | \$12 |
| Waived with \$5,000 Minimum Daily Balance,<br>Merchant Services, or Express Business Credit |      |
| <b>BUSINESS ANALYSIS CHECKING</b> .....   | \$20 |
| Monthly Service   |      |
| <b>BUSINESS ZERO BALANCE CHECKING</b> .....   | \$10 |
| Monthly Service   |      |

## ELECTRONIC SERVICES - PER MONTH

|  |      |
|--|------|
| <b>BUSINESS REMOTE DEPOSIT CAPTURE</b> .....                   | \$30 |
| <b>ONLINE TIERED AUTHORITY ACCESS<sup>1</sup></b> .....        | \$10 |
| <b>ACH ORIGATION</b> .....                                     | \$20 |
| <b>ONLINE BUSINESS WIRE ACCESS<sup>1</sup></b> .....           | \$20 |
| Plus a fee of \$15 per wire sent using the service             |      |
| <b>ONLINE BUSINESS WIRE &amp; ACH ACCESS<sup>1</sup></b> ..... | \$35 |
| <b>POSITIVE PAY SERVICE</b> .....                              | \$30 |

<sup>1</sup>Monthly fee assessed per business entity accessing the respective service.

## TRANSACTIONAL FEES - PER STATEMENT CYCLE

|                                | CLEARED/DEPOSITED ITEMS <sup>2</sup> |                 | 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           |

<sup>2</sup>Checks 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 <sup>3</sup> | DEPOSIT TRANSACTION |
|---|------------------|-------------|-------------------------------|---------------------|
| Business Analysis Checking <sup>4</sup> | \$0.30 per \$100 | \$0.20 each | \$0.11 each                   | \$0.50 each         |

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

<sup>4</sup>The 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.