



For questions or inquiries, contact: **Nugget, a division of Bluestone Federal Credit Union**  
 P.O. Box 90907  
 Sioux Falls, SD 57109  
 605-271-3883 or 888-973-9885

**RATES AND FEES SCHEDULE**

**EFFECTIVE DATE:** 2/10/2025

*This credit union is federally insured by the National Credit Union Administration*

**FEE SCHEDULE** - Fees are subject to change. Contact us for the most current fee information. The following fees and charges are applicable to your account(s), services, and/or transactions:

**Savings, Checking & Money Market Accounts:**

Account Reconciliation	\$20.00 per hour
Research	\$20.00 per hour
Temporary Checks	\$0.10 per check
<b>Check Service Fee</b>	<b>2% of face value</b>
Non-Sufficient Funds (NSF) or overdraft charge	\$12.50 per item
Courtesy Pay Fee	\$13.00 per item with \$65.00 maximum per day
Stop-Payment Fee	\$12.50 per item
Returned Deposited Item (from another institution)	\$5.00 per item
Re-deposited Item	\$5.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or Debit Card transactions	\$1.00 per transfer
Statement Copy Fee	\$5.00 per page
Inactive/Dormancy Fee – effective the 13 <sup>th</sup> month after no member-initiated transactions for 12 months; does not apply to minor accounts or to accounts with an aggregate savings balance of \$200 or more	\$10.00 per month
Returned Mail Fee	\$5.00
Expedited Mail/Item	\$10.00 per item, plus carrier fees
Excess Activity Fee (Money Market Savings Accounts)	\$5.00 per item after 6 unsigned

**E-Services**

Home Banking/Online Banking	Free
Online-Bill Pay Usage Fee	Free
Account to Account Transfers	Free
Person to Person Transfers (Pay It Now)	Free
Mobile Banking	Free
Remote Deposit	Free
Early ACH Credit Posting	\$10.00

**ATM & Debit Card Transactions:**

ATM Fee for using an ATM not owned by us	\$1.50 per transaction
Foreign Currency Transaction Fee	1% of amount converted to U.S. Dollars
Gift Card Purchase Fee	\$2.00 with \$10.00 minimum purchase
Debit Card Replacement	\$10.00 per card
Rush Card Order	\$20.00 per card plus shipping
Copy of Sales Receipt	\$15.00 per copy

**Wire Transfers, Negotiable Items, and Special Transactions:**

Wire Transfer – Outgoing Domestic	\$20.00 per wire
Wire Transfer – Outgoing International	\$50.00 per wire
Incoming Wire Fee	\$5.00 per wire
Recurring Wire Fee	\$10.00 setup
	\$15.00 for first wire
	\$5.00 for each wire thereafter
Money Order	\$3.00 per money order
Cashier's, Certified or Official Check	\$5.00 per check

