

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$0* out-of-network	N/A

ATM balance inquiry (in-network or out-of-network)	\$0
Customer service (automated or live agent)	\$0
Inactivity	\$0

\$5.00 monthly fee assessed after 6 months of inactivity

The financial institution offering this account charges # other types of fees.

Here are some of them:

NSF/ OD fees:

NSF/ OD per item**	\$35.00
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If account stays overdrawn for seven consecutive days	\$0
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Overdraft protection from another DFCU account will be used if applicable and will be charged a \$5.00 fee per transfer.

Online banking with paper statements	\$0
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\*Please note, you may incur an additional fee from the ATM's issuing bank, however this fee will be refunded to you on ASU Accounts up to \$50.00 annually.

\*\*No fee is incurred if account is overdrawn by \$5.00 or less

Additionally, Accounts will not be charged more than four overdraft fees in one processing day, regardless of the number of items that overdraw the account.

You may be offered overdraft features. Fees could apply.

Your account is eligible for FDIC or NCUA insurance.

Find details and conditions for all fees and services in the terms and conditions of the account <https://www.desertfinancial.com/personal/why-choose-desert-financial>