

## Fee Schedule as of December 31, 2023

DESCRIPTION	FEE
Account Closure (if closed within 90 days of opening)	\$25.00
ATM Out of Network Transaction (no fee at One Nevada or AllPoint Network ATMs)	\$3.00
Business Account (per month)	\$25.00
Check Copy	\$10.00
Check Disbursement/Reissue	\$5.00
Check Disbursement to Non-Member	\$30.00
Overdrafts (per presented transaction) (includes checks, bill pay, electronic drafts, point of sale and ATM transactions)	\$35.00
Dormant (monthly after one year) (waived for minors)	\$5.00
Express Mail	\$25.00
Foreign Currency Conversion (based on transaction amount)	2%
Inaccurate Address (per month)	\$10.00
IRA (Fees waived if daily average aggregate share and loan balances exceed \$50,000 or when transacting with One Nevada Investment Services.)	
IRA Plan Open	\$25.00
IRA Annual Maintenance (balances under \$1,000)	\$25.00
<ul> <li>IRA Plan Closure</li> <li>IRA Early Withdrawal</li> </ul>	\$50.00 \$25.00
IRA Trustee-to-Trustee Transfer	\$50.00
Levy/Garnishment	\$100.00
Loan Default (1.5% of loan balance per month)	1.5%
One Checking (per month)(waived with minimum \$2,000 daily average checking balance OR a minimum of 15 signature-based, debit card transactions each month)	\$5.00
One Checking Rewards (per month)	\$5.00
Line of Credit Over Limit	\$35.00
Paper Statement (per month/quarter) (Free Checking waived) (Over 65 waived) (Minors waived)	\$2.50
Plastic Card Replacement (1st replacement free)	\$5.00
Research/Maintenance (per hour, one hour minimum)	\$50.00
Returned Items (checks deposited or ACH items) (per presented transaction)	\$35.00
Stop Payment	\$35.00
Wire-Incoming (within U.S.)	\$10.00
Wire-Outgoing (within U.S.)	\$25.00

We'll fully explain and/or disclose other fees for special requests or services at the time of request. Fees subject to change.