

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 |
| IRA Plan Closure | \$50.00 |
| IRA Early Withdrawal IRA Trustee-to-Trustee Transfer | \$25.00 \$50.00 |
| Love/Carrichmont | ¢100.00 |
| Levy/Gamishment | \$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.

Federally insured by NCUA Page 1 Rev. 12/2023