

Fee Schedule

ATM

All ATM Transactions Free Unlimited

Fees Applicable to all Accounts

Check Copy	\$5
Returned Check Deposit	\$30
NSF	\$30
Stop Payment	\$30
Paper Statement	\$2
Account History Printout	\$3
Account Research	\$25/hour
Levy/Garnishment	\$100
Dormant Membership (<i>dormant for 24 months</i>)	\$5/month
Escheatment	\$5
Coin Exchange (Non-Member)	5% of balance
Foreign Check Deposit	\$15
Check Cashing (Non-Member) restrictions	\$10
Overdraft (Privilege Pay)	\$30 each*

Debit Card

Replacement Card	\$10
Rush Orders	\$35

Other Services

Cashier's Check	
Payable to Self	Free
Payable to Other	\$5
Wire Transfer (Domestic)	\$25
Wire Transfer (International)	\$70

Safe Deposit Box (*Oakdale & Inver Grove Heights branches only*)

3x5 box (IGH only)	\$40/year
5x5 box (Oakdale only)	\$40/year
3x10 box	\$50/year
5x10 box	\$70/year
10x10 box	\$110/year
Lost Key	\$30
Standard Drilling	\$150
Emergency Drilling	\$225

Loans

Duplicate Lien Release	\$10
Duplicate Mortgage Satisfaction	\$20
Subordination Agreement	\$200
Subsequent Action Document	\$50



*No daily limit. Until contractually triggered, fee will not apply.

Fees effective 7/1/2026. Novation reserves the right to waive or charge additional fees for special promotions or programs.

Federally insured by NCUA.