Consumer Fee Schedule

The following Fee Schedule* is provided as a disclosure to the DFCU Financial membership of costs pertaining to the following services.

TYPE OF SERVICE	CHARGES
Savings Fall Below Fee	$3.00 monthly
You must maintain an aggregate minimum average daily balance of $200.00 (Savings, Checking, Interest Checking Plus, IMMA, Work Perks, Cash Back Checking, Simplicity Checking, or share certificates combined) or maintain direct deposit to this Account each month to avoid a monthly fee.	
Insured Money Market Fall Below Fee	$0.00
Cash Back Checking Fall Below Fee	$5.00 monthly
You must maintain a minimum average daily balance of $5,000.00 in this Account each month to avoid a monthly fee.	
Simplicity Checking Fall Below Fee	$5.00 monthly
You must maintain a minimum average daily balance of $100.00 in this Account each month or make 5 debit card transactions a month to avoid a monthly fee.	
Checking Fall Below Fee	$0.00
Work Perks Checking Fall Below Fee	$5.00 monthly
You must maintain a direct deposit to this Account each month to avoid a monthly fee.	
Interest Checking Plus Fall Below Fee	$10.00 monthly
(Waived when You maintain a $10,000.00 minimum average daily balance for Savings, Checking, Interest Checking Plus, Work Perks, IMMA, or share certificates combined).	
Non-Sufficient Funds Fee	$32.00 per item, per presentment
(per item, per presentment)** Personal Checks, ACH, Personal Line of Credit Checks	
Overdraft Transfer Fee	$5.00 per transfer
Overdraft Service Fee	$32.00 per item paid
Uncollected Funds Charge	$32.00 per item, per presentment
(per item, per presentment)** Personal Checks, ACH	
Stop Payment Fees	
Personal Checks, Electronic Fund Transfer	$32.00
Home Equity Line of Credit Checks, Personal Line of Credit Checks	$10.00
DFCU Financial Personal Check Printing Fee	
Charge varies by style and quantity ordered	
Check Copies	
DFCU Financial Checks	$3.50 per check
Non-DFCU Financial Checks	$5.00 per check
Statement Copies	$5.00 each
(Including period to date)	
Tax Form Copies	$5.00 each
Paper Statement Processing Fee	$2.00 per statement

TYPE OF SERVICE	CHARGES
IRA Transfer Fee	$50.00
ATM/Debit Card Replacement Fee	$5.00 per card
Additional charge applicable for express mail	
DFCU Financial ATM Fees	0.00
CO-OP Network ATM Fees	$0.00
Other ATM (Out-of-Network) Fees	
ATM Monetary Transaction	$2.00 per transaction
ATM Balance Inquiry	$2.00 per inquiry
Debit Card Non-U.S. Foreign Transaction Fee	1.00% of settled transaction amount
Safe Deposit Box Fees	
2x5 box	$15.00 per year
3x5 box	$30.00 per year
5x5 box	$40.00 per year
3x10 box	$45.00 per year
5x10 box	$60.00 per year
7x10 box	$90.00 per year
10x10 box	$110.00 per year
(Other fees may apply for drilling or lost keys)	
Bad Address Fee	$5.00 monthly
Cashier's Check	$1.00 per check
(Under $1,000.00)	
Foreign Currency Fee	$25.00 per request
Escheatment Fee	$50.00
Garnishment/Levy Fee	$75.00
Inactive Account Fee	$6.00 monthly
Manual Processing Fee	$5.00
Money Orders	$1.00 each
Research Fee	$25.00 per hour
Wire Transfer Fees	
Domestic Outgoing	$25.00 per wire
Domestic Incoming	$0.00 per wire
Verification of Deposit Fee	$10.00 each

**We will charge you the fee each time an item is presented for payment even if the same item is presented for payment multiple times.