

Discovery Federal Credit Union Fee Schedule

Effective 02/29/2016

GENERAL FEES

Account Inactivity Fee	\$5.00/month
<i>A credit union account is considered inactive if there has been no monetary transaction made to the account for six (6) consecutive months. Fees and/or dividends do not constitute activity. Fee is not applicable if the primary member on the account is under 21 years of age.</i>	
Account Research	\$25.00/hour
ACH Origination Return	\$25.00
ATM Empty Deposit Envelope	\$20.00
Automatic Overdraft Transfer	\$5.00
Bill Pay Inactivity Fee	\$5.00/month
<i>A bill pay account is considered inactive if no payments are paid from the account in six (6) consecutive months.</i>	
Certified Check	\$5.00
Check Copy	\$3.00
Check Purchase - Deluxe	varies
Checking (Basic) Account Inactivity Fee	\$5.00/month
<i>A Basic checking account is considered inactive if there has been no monetary transaction made to the checking account for six (6) consecutive months. Fees and/or dividends do not constitute activity. Fee is not applicable if the primary member on the account is under 21 years of age.</i>	
Checking (Business) Below Minimum Balance	\$10.00/month
Checking (Business) Item Processing Fee (over 150 per month)	\$0.15/item
Checking (Interest) Maintenance Fee	\$9.95/month
<i>Fee is waived if all qualifications are met during the dividend period - minimum balance of \$1,000.00, enrolled in e-statements & online banking, and have at least one direct deposit made to the account.</i>	
Closed Account Fee (if account is closed within 6 months of account opening)	\$20.00
Discovery Issued Official Check (third party)	\$5.00
E-payment via Credit Card	2.95% of total payment
E-payment via Debit Card	\$4.95
E-payment via Electronic Check	\$4.95
Escheat	\$50.00
Foreign Check Clearing	varies
IRA Transfer Out of Credit Union	\$50.00
IRS Levy	\$50.00
Money Market Below Minimum Balance (personal & business)	\$25.00/month
Money Order	\$5.00
Non-Member Check Cashing drawn on DFCU	\$5.00
Non-Sufficient Funds (NSF)	\$30.00
Overdraft Courtesy Pay (per item paid)	\$30.00
Outgoing Wire (Domestic)	\$20.00
Outgoing Wire (International)	\$40.00
Paper Statement Copy	\$5.00/month
Returned Check	\$25.00
Returned Mail Due to Bad Address	\$5.00/month

GENERAL FEES - CONTINUED

Stop Payment Order - Check and ACH	\$20.00/item or \$30.00/range
Stop Payment Order - Discovery Issued Official Check	\$30.00
Visa Gift Card - Plastic	\$2.50
Writ of Execution	\$250.00

LENDING FEES

Business Loan Late Payment	5% of payment
Loan Late Payment	\$30.00
Loan Payoff Request	\$25.00
Loan Refinance Fee (DFCU Balances Only)	\$100.00 or 1% of loan balance - whichever is less
Subordination Agreement	\$100.00

VISA CHECK CARD FEES

Card Replacement (first one free)	\$20.00
» Rush Charge - ^{3 day turnaround} for card OR PIN mailer	\$60.00
» Rush Charge - ^{3 day turnaround} for card AND PIN mailer	\$120.00

VISA CREDIT CARD FEES

Cash Advance (in-person) - Non-DFCU Visa Credit Card	\$5.00
Card Replacement	\$20.00
Item Copy	\$5.00
Late Payment	up to \$35.00
Returned Payment	up to \$20.00
Temporary Limit Increase	\$25.00

BUSINESS REMOTE DEPOSIT CAPTURE FEES

Monthly Scanner Rental	\$50.00/month
Returned Item / Returned Item Represented	\$25.00



DISCOVERY

FEDERAL CREDIT UNION

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2744 Century Blvd., Wyomissing, PA 19610

610.372.8010 | discoveryfcu.org

