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Schedule of Fees and Charges

General Fees

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| 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 twelve (12) 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 |
| Certified Check..... | \$5.00 |
| Check Copy..... | \$3.00 |
| Check Purchase – Deluxe..... | varies |
| | \$5.00/month |
| Checking (Business) Below Minimum Balance..... | \$10.00/month |
| Checking (Business) Item Processing Fee (over 150 per month) | \$0.15/item |
| Closed Account Fee (if account is closed within 6 months of account opening) | \$20.00 |
| Discovery Issued Official Check (third party) | \$5.00 |
| Dividend Checking Below Minimum Balance Fee..... | \$4.95/month |
| 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 |
| 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 |
| 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 |

Business Remote Deposit Capture Fees

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

Visa Check Card Fees

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|----------------------------------------------------------------|----------|
| 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

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|-----------------------------------------------------------|---------------|
| 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 |

Lending Fees

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|----------------------------------------------|----------------------------------------------------------|
| Loan Payoff Request..... | \$25.00 |
| Loan Refinance Fee (DFCU balances only)..... | \$100.00 or 1.000% of loan balance, whichever is less |
| Subordination Agreement..... | \$100.00 |