

Schedule of Fees and Charges

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 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
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
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

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

Visa Check Card Fees

Card Replacement (first one free).....	\$20.00
»Rush Charge - 3 day turnaround.....	\$50.00

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

Lending Fees

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