



Schedule of Fees and Service Charges

March 2021

GENERAL

\$3.00	Money Order (\$1,000 max)
\$3.00	Treasurer's Check
\$30.00	Replacement of Lost/Stolen Treasurer's Check
\$3.95	Visa® Gift Card
\$5.00	Deposited Check Returned
\$25.00	Stop Payment (Check, ACH and Bill Payer)
FREE	Text Alerts (Message and data rates may apply)
\$2.00	Current Demand Statement (FREE on Online Banking)
	Duplicate/Copy:
\$1.00	• DCU Check (FREE on Online Banking)
\$1.00	• Withdrawal slip
\$2.50	• Deposited check
\$1.00/page	• Statement
\$25.00/hr	Research Fee (Such as account reconciliation, research, immigration letter, levy/trustee summons, locator fee, etc. Attorney fees billed separately.)
	Foreign Item Collection: (Collecting Bank Fee)
FREE	• Canadian-U.S. funds (Exchange fees may also apply)
	Outgoing Wire Transfer: (Additional fees may be charged by the receiving institution)
\$15.00	• Domestic
	• International
\$40.00	o Sent in Foreign Currency
\$50.00	o Sent in US Currency
FREE	Shared Branch Transaction
	CashEdge Funds Transfer Service:
\$5.00	• DCU Fee (Standard Outgoing)
\$10.00	• DCU Fee (Premium Incoming or Outgoing Next Day)
FREE	• People Pay
FREE	• Payment Center
\$15.00-\$35.00	Courier Charge (Standard, Priority, Overnight, International)
\$10.00	Expedited Payment/Deposit (Ex. Western Union/Speed Pay)
\$0.10/item	Business Account Deposit Volume Fee
\$25.00/one-time processing	Escheat (Abandoned Property)

OVERDRAFTS, CHECKS and CHECKING ACCOUNTS

\$15.00	Paid - Nonsufficient Funds¹ (Overdraft Item Paid)
\$15.00	Returned - Nonsufficient Funds¹
\$1.00/check	Temporary Checks
FREE	Bill Pay Transaction
\$5.00	• Expedited electronic convenience fee
\$30.00	• Overnight check convenience fee
Printer's Charge	Check Order
NONE	Monthly Fee
	• DCU FREE Checking

¹Includes checks, ACH, and DCU Debit Card withdrawals. Aggregate two (2) fees per day per account. Individual items that 1) are \$10 or less, or 2) draw the account balance negative by \$10 or less are not subject to such fees.

ATM and Visa® DEBIT CARD

NONE	Non-DCU ATM Transaction Fee²
NONE	Foreign Currency Conversion Fee
\$10.00	Replacement Card (Additional courier charge applies for rush orders)

² Some institutions may surcharge you for using their ATMs. With Plus or Relationship Benefits level, DCU will reimburse you up to \$10 per month in non-DCU ATM surcharges for Plus Benefits or up to \$25 per month in non-DCU ATM surcharges for Relationship Benefits. Surcharges are those fees that are charged by the institution that owns the ATM.

Visa® CREDIT CARD

Up to \$35.00/m	Late Payment Fee
NONE	Foreign Currency Conversion Fee
\$2.00	Duplicate/Copy (Statement, Sales draft, Visa® draft)
\$10.00	Replacement Card (Additional courier charge applies for rush orders)

EARLY CLOSING PENALTIES

Certificates (Including IRA)

3-11 months	60 days' dividend
12-35 months	90 days' dividend
36-60 months	180 days' dividend

The same penalties apply on amounts prematurely withdrawn from a Certificate. IRS penalties may apply on IRA Certificate withdrawals. Jump-Up Certificate early withdrawal penalties will be calculated at the rate being earned at the time of withdrawal.



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Insured by NCUA