



Fee Schedule

Effective April 1, 2018

Account Fees

Overdraft Transfer Fee	per item	\$ 10.00
Checks, ACH, Bill Payer and Check Card POS		
Non-Sufficient Funds Fee	per item	\$ 30.00
Checks, ACH and Bill Payer		
Privilege Pay Overdraft Fee	per item	\$ 30.00
Checks, ACH, Bill Payer and Check Card POS-opt-in required		
Deposited Check Returned Fee	per item	\$ 20.00
Stop Payment Service Charge	per request	\$ 27.00
Checks, ACH, Official Check		
Share Draft Printing Costs	Prices vary on style	
Temporary Checks	4 checks	\$ 2.00
Check Cashing Fee	per item	\$ 5.00
Fee waived with qualifying services.		
Advantage Checking Service Charge		\$ 5.00
Monthly charge if average daily balance is not maintained.		
Accelerated Checking Service Charge		\$ 10.00
Monthly charge if average daily balance is not maintained.		
Account Maintenance Fee	monthly	\$ 7.00
With account balance of less than \$250 and no activity for 12 months. Exemption: Accounts with primary member 17 years of age or younger.		
25 Karat Money Market Service Fee	monthly	\$ 20.00
If at any time during the month the balance falls below the required minimum of \$25,000.		
Account Closure Fee		\$ 5.00
If membership is closed within six (6) months of opening.		

Electronic Funds Transfer Fees

Non-DPCU ATM Withdrawal*	each	\$ 1.00
Accelerated Checking - Unlimited ATM Withdrawals.		
All other Checking accounts receive ten (10) free each month.		
* ATM owner may assess a usage fee.		
DPCU owned ATM Withdrawals	unlimited	FREE
Replacement ATM/Check Card		\$ 5.00
Rushed ATM Card/Check Card		\$ 55.00
ATM/Check Card Sent to Credit Union		\$ 15.00
ATM/POS Overdraft Transfer Fee	per item	\$ 10.00
Waived with Checking Account. First year free.		
Copy Visa Check Card Sales Draft		\$ 8.00
Foreign Currency Transaction Fee	1% of Transaction	
ACH Returned Item	per item	\$ 20.00
ACH Telephone Origination Fee	per item	\$ 10.00

Federally Insured by the NCUA

Loan Fees

Returned Loan Payment	per item	\$ 20.00
Freedom LOC Annual Fee		\$ 50.00
Home Equity LOC Annual Fee		\$ 35.00
Overdraft Loan Annual Fee		\$ 10.00
Duplicate Copy Mortgage Release		\$ 50.00

Visa Credit Account Fees

Late Payment Fee		\$ 25.00
Overlimit Fee		\$ 20.00
Returned Visa Payment		\$ 20.00
Rushed Card Fee		\$ 15.00
Cash Advance Fee	\$5.00 or 3% whichever is higher	
Copy of Visa Sales Draft	each	\$ 10.00
Visa Statement Copy	each	\$ 5.00

General Service Charges and Fees

Account Reconciliation Fee	per hour	\$ 25.00
Account Research Fee	per hour	\$ 25.00
Statement Copy	each	\$ 5.00
IRA Transfer to Another Custodian or Trustee	per transfer	\$ 25.00
Foreign Collection Fee		\$ 10.00
Plus processing fee		
Wire Transfer-Outgoing Domestic	each	\$ 20.00
Wire Transfer-Outgoing International	each	\$ 40.00
Money Order Purchase	each	\$ 3.00
Money Order Stop Payment	each	\$ 25.00
Legal Process Fee (minimum)		\$ 25.00
Levies/Garnishments	per request	\$ 50.00
Check Copy Fee (Free in DPCU OnLine)	each	\$ 5.00
Holiday Club Early Withdrawal	each	\$ 5.00
Official Check Payable to 3rd party	each	\$ 3.00
Official Check Copy Fee	each	\$ 5.00
Incorrect Address Fee		\$ 5.00
Charged to Primary Share first month after notification of incorrect address is received.		

Simple Tips to Avoid Fees and Save Money

- ✓ Never pay an ATM surcharge-use a DPCU, Allpoint, or SUM ATM.
- ✓ Avoid Overdraft/NSF fees-always know your checking account balance.
Record all transactions in your register.
- ✓ Notify the Credit Union when you change your address.
- ✓ Keep your account active and never pay an account maintenance fee.
- ✓ Use OnLine Bill Payers to schedule your bills ahead of time and avoid late fees.