



# Dutch Point

CREDIT UNION

## Fee Schedule

Effective July 24, 2019

### Account Fees

Overdraft Transfer Fee	per item	\$ 10.00
Checks, ACH, Bill Payer and Debit 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 Debit 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, Money Order		
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 Debit Card		\$ 5.00
Rushed Debit Card		\$ 55.00
Debit Card Sent to Credit Union		\$ 15.00
ATM/POS Overdraft Transfer Fee	per item	\$ 10.00
Copy Visa Debit 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

### Loan Fees

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

### 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
Legal Process Fee (minimum)		\$ 25.00
Levies/Garnishments	per request	\$ 50.00
Check Copy Fee (Free in OnLine Banking)	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.

### Visa Credit Card Account

Refer to your Visa Credit Card Disclosure for fees and service charges.

### 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 or contact information.
- ✓ Keep your account active and never pay an account maintenance fee.
- ✓ Use OnLine Bill Payers to schedule bills ahead of time and avoid late fees.

\*Home Equity LOC prior to 05/01/2019