



Dutch Point

CREDIT UNION

Fee Schedule

Effective July 1, 2024

Account Fees

Overdraft Transfer Fee from Primary Share*	each transfer	\$ 10.00
Checks, ACH, Bill Payer and Debit Card POS		
Non-Sufficient Funds Fee**	each presentment	\$ 30.00
Checks, ACH and Bill Payer		
Privilege Pay Overdraft Fee	each presentment	\$ 30.00
Checks, ACH, Bill Payer and Debit Card POS-opt-in required		
Deposited Check Returned Fee	each presentment	\$ 20.00
Stop Payment Service Charge	each request	\$ 27.00
Checks, ACH, Official Check, Money Order		
Share Draft Printing Costs	Prices vary on style	
Temporary Checks	4 checks	\$ 2.00
Non-Member Check Cashing	each check	\$10.00
Member Check Cashing Fee	each check	\$ 5.00
Fee waived with qualifying services.		
Statement Fee (waived with eStatements)	each statement mailed	\$ 2.00
Charged the last calendar day of the month.		
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.		
On Point Checking Monthly Service Charge		\$ 10.00
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
Foreign Currency Debit Card Transaction Fee	1% of each transaction	
ACH Origination Return Item	each submission	\$ 20.00

* On Point Checking does not come with Overdraft Transfer

** Not applicable to On Point Checking

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

Loan Fees

Returned Loan Payment	each submission	\$ 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
Monthly Statement Copy	each copy	\$ 5.00
DPCU Easy Pay Convenience Fee - Staff Assisted	each request	\$ 4.95
IRA Transfer to Another Custodian or Trustee	each transfer	\$ 25.00
Foreign Collection Fee		\$ 10.00
	plus processing fee	
Wire Transfer-Outgoing Domestic	each wire	\$ 20.00
Wire Transfer-Outgoing International	each wire	\$ 40.00
Money Order Purchase	each money order	\$ 3.00
Legal Process Fee (minimum)		\$ 25.00
Levies/Garnishments	each request	\$ 50.00
Check Copy Fee (Free in Digital Banking)	each copy	\$ 5.00
Holiday Club Early Withdrawal	each withdrawal	\$ 5.00
Official Check Payable to 3rd party	each check	\$ 3.00
Official Check Copy Fee	each copy	\$ 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 MoneyPass 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 Digital Banking Bill Payers to schedule bills ahead of time and avoid late fees.

Federally Insured by the NCUA