



## Fee Schedule

Effective June 15, 2023

### Account Fees

Overdraft Transfer 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
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:		
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 prior to 05/01/2019

Federally Insured by the NCUA

### 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	plus processing fee	\$ 10.00
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.
- ✓ Sign up for eStatements.
- ✓ 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.