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# Fee Schedule

The following Fee Schedule is provided as a disclosure to the DFCU Financial membership of costs pertaining to the following services:

TYPE OF SERVICE	CHARGES
<b>Savings Fall Below Fee</b> You must maintain an aggregate minimum average daily balance of \$200.00 (Savings, Checking, DFCUPerks, Interest Checking Plus, DFCUPerks Plus, IMMA or share certificates combined) or maintain direct deposit to this Account each month to avoid a monthly fee.	\$3.00 monthly
<b>Checking/ DFCUPerks Fall Below Fee</b>	\$0.00
<b>Interest Checking Plus/ DFCUPerks Plus Fall Below Fee</b> (waived when You maintain a \$10,000.00 minimum average daily balance combined for (Savings, Checking, DFCUPerks, Interest Checking Plus, DFCUPerks Plus, IMMA or share certificates combined)	\$10.00 monthly
<b>DFCUPerks Fee</b>	\$6.00 monthly
<b>Returned Checks (Unpaid) Fee</b> (non-sufficient funds or uncollected) Personal Checks Personal Line of Credit Checks	\$32.00 per check \$32.00 per check
<b>Checks Negotiated and Returned Fee</b> (checks returned for any reason)	\$10.00 per check
<b>Overdraft Transfer Fee</b>	\$5.00 per transfer
<b>Overdraft Service Fee</b>	\$32.00 per item
<b>Consecutive Days Overdrawn Fee</b> (on Accounts with a negative balance for more than 20 calendar days)	\$5.00 per business day
<b>ACH Non-Sufficient Funds Fee</b>	\$32.00 per item
<b>ATM/Debit Card Point-of-Sale Non-Sufficient Funds Fee</b>	\$32.00 per item
<b>ATM/Debit Card Replacement Fee</b>	\$5.00 per card
<b>DFCU Financial ATM and CO-OP Network ATM Fees</b>	\$0.00
<b>Other ATM (Out-of-Network) Fees</b> ATM Monetary Transaction ATM Account Inquiry	\$1.50 per transaction \$1.50 per inquiry
<b>Bill Pay Fee</b> (5 free payments per month)	\$0.50 per payment
<b>IRA Transfer Fee</b>	\$50.00
<b>Stop Payment Fees</b> Personal Checks Electronic Fund Transfer Home Equity Line of Credit Checks Personal Line of Credit Checks	\$32.00 \$32.00 \$10.00 \$10.00
<b>Wire Transfer Fees</b> Domestic Outgoing	\$25.00 per wire
<b>Safe Deposit Box Fees</b>	3x5 box \$30.00 per year 5x5 box \$40.00 per year 3x10 box \$45.00 per year 5x10 box \$60.00 per year 7x10 box \$90.00 per year 10x10 box \$110.00 per year
<b>Check Copies</b> DFCU Financial Checks Non-DFCU Financial Checks	\$3.00 per check \$5.00 per check
<b>DFCU Financial Check Printing Fee</b> Personal Checks	Charge varies by style and quantity ordered
<b>Paper Statement Processing Fee</b>	\$1.00 per statement
<b>Statement Copies</b> (including period to date)	\$5.00 each
<b>Money Orders</b>	\$1.00 each
<b>Cashier's Check</b> (under \$1,000.00)	\$1.00 per check
<b>Verification of Deposit Fee</b>	\$5.00 each
<b>Immigration Letter</b>	\$29.00 each
<b>Garnishment/Levy Fee</b>	\$75.00
<b>Inactive Account Fee</b>	\$6.00 monthly
<b>Escheatment Fee</b>	\$50.00
<b>Research Fee</b>	\$25.00 per hour
<b>Bad Address Fee</b>	\$5.00 monthly
<b>Handling Fee for Invalid Items</b>	\$5.00 per item
<b>Manual Processing Fee</b>	\$5.00 per item