



P.O. BOX 6048  
 DEARBORN, MICHIGAN 48121  
 PH 888.336.2700  
 dfcufinancial.com

# 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, DFCUPerks, Checking, DFCUPerks Plus, Interest Checking 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 for Savings, DFCUPerks, Checking, DFCUPerks Plus, Interest Checking Plus, IMMA or share certificates combined).	\$10.00 monthly	
<b>DFCUPerks Fee</b>	\$6.00 monthly	
<b>Non-Sufficient Funds Fee</b> (per item, per presentment)* Personal Checks Personal Line of Credit Checks	\$32.00 per item, per presentment* \$32.00 per item, per presentment*	
<b>Checks Negotiated and Returned Fee</b> (checks returned for any reason) (per item, per presentment)*	\$10.00 per item, per presentment*	
<b>Overdraft Transfer Fee</b>	\$5.00 per transfer	
<b>Overdraft Service Fee</b> (per item, per presentment)*	\$32.00 per item, per presentment*	
<b>Consecutive Days Overdrawn Fee</b> (on Accounts with a negative balance for more than 20 calendar days)	\$5.00 per business day	
<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>Tax Form Copies</b>	\$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	

\*We will charge you the fee each time an item is presented for payment even if the same item is presented for payment multiple times.