



Consumer 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	TYPE OF SERVICE	CHARGES
Savings Fall Below Fee	\$3.00 monthly You must maintain an aggregate minimum average daily balance of \$200.00 (Savings, DFCUPerks, Checking, DFCUPerks Plus, Interest Checking Plus, IMMA, Cash Back Checking, Simplicity Checking or share certificates combined) or maintain direct deposit to this Account each month to avoid a monthly fee.	Paper Statement Processing Fee	\$2.00 per statement
Insured Money Market Fall Below Fee	\$0.00	IRA Transfer Fee	\$50.00
Cash Back Checking Fall Below Fee	\$5.00 monthly You must maintain a minimum average daily balance of \$5,000.00 in this Account each month to avoid a monthly fee.	ATM/Debit Card Replacement Fee	\$5.00 per card Additional charge applicable for express mail
Simplicity Checking Fall Below Fee	\$5.00 monthly You must maintain a minimum average daily balance of \$100.00 in this Account each month or make 5 debit card POS transactions a month to avoid a monthly fee.	DFCU Financial ATM Fees	\$0.00
Checking/DFCUPerks Fall Below Fee	\$0.00	CO-OP Network ATM Fees	\$0.00
Interest Checking Plus/ DFCUPerks Plus Fall Below Fee	\$10.00 monthly (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).	Other ATM (Out-of-Network) Fees	
DFCUPerks Fee	\$6.00 monthly	ATM Monetary Transaction.....	\$2.00 per transaction
Non-Sufficient Funds Fee	\$32.00 per item, per presentment (per item, per presentment)** Personal Checks, ACH, Personal Line of Credit Checks	ATM Balance Inquiry.....	\$2.00 per inquiry
Overdraft Transfer Fee	\$5.00 per transfer	Debit Card Non-U.S. Foreign Transaction Fee	1.00% of settled transaction amount
Overdraft Service Fee	\$32.00 per item paid	Safe Deposit Box Fees	
Uncollected Funds Charge	\$32.00 per item, per presentment (per item, per presentment)** Personal Checks, ACH	2x5 box.....	\$15.00 per year
Stop Payment Fees		3x5 box.....	\$30.00 per year
Personal Checks, Electronic Fund Transfer.....	\$32.00	5x5 box.....	\$40.00 per year
Home Equity Line of Credit Checks,		3x10 box.....	\$45.00 per year
Personal Line of Credit Checks.....	\$10.00	5x10 box.....	\$60.00 per year
DFCU Financial Personal Check Printing Fee	Charge varies by style and quantity ordered	7x10 box.....	\$90.00 per year
Check Copies		10x10 box.....	\$110.00 per year (Other fees may apply for drilling or lost keys)
DFCU Financial Checks.....	\$3.50 per check	Bad Address Fee	\$5.00 monthly
Non-DFCU Financial Checks.....	\$5.00 per check	Cashier's Check	\$1.00 per check (Under \$1,000.00)
Statement Copies	\$5.00 each (Including period to date)	Escheatment Fee	\$50.00
Tax Form Copies	\$5.00 each	Garnishment/Levy Fee	\$75.00
		Immigration Letter	\$29.00 each
		Inactive Account Fee	\$6.00 monthly
		Manual Processing Fee	\$5.00
		Money Orders	\$1.00 each
		Research Fee	\$25.00 per hour
		Wire Transfer Fees	
		Domestic Outgoing	\$25.00 per wire
		Verification of Deposit Fee	\$10.00 each

**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.