



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