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Business Fee Schedule

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

TYPE OF SERVICE	CHARGES
Business Savings	
<i>Fall Below Fee</i>	\$10.00 monthly
(You must maintain a minimum average daily balance of \$5,000 to avoid a monthly fee)	
Business Checking	
<i>Fall Below Fee</i>	\$0.00
<i>Activity Fee</i>	\$0.50 per item
(For each transaction exceeding 125 items during the month. Transactions include Debits, Deposited Items, and Credits)	
Business Interest Checking Plus	
<i>Fall Below Fee</i>	\$10.00 monthly
(You must maintain a minimum average daily balance of \$2,500 to avoid a monthly fee.)	
<i>Activity Fee</i>	\$0.50 per item
(For each transaction exceeding 250 items during the month. Transactions include Debits, Deposited Items, and Credits)	
Returned Checks (Unpaid) Fee (non-sufficient funds or uncollected)	\$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 Day Overdrawn Fee (on Accounts with a negative balance for more than 5 consecutive days)	\$5.00 per business day
ACH Non-Sufficient Funds Fee	\$32.00 per item
Business Debit Card Point-of-Sale Non-Sufficient Funds Fee	\$32.00 per item
Business 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	
<i>ATM Monetary Transaction</i>	\$1.50 per transaction
<i>ATM Account Inquiry</i>	\$1.50 per inquiry
DFCU Online Banking	\$0.00
Electronic Fund Transfer Fee	\$0.00
Bill Pay Fee	\$0.00
<i>Deactivation Fee</i> (for inactivity for more than 3 consecutive months)	\$20.00
DFCU Online Business Remote Deposit Capture	\$40.00 monthly
Damaged/Unreturned Check Scanner	\$500.00 per scanner
Stop Payment Fees (per stop payment)	
<i>Business Checks</i>	\$32.00
<i>Electronic Fund Transfer</i>	\$32.00
Wire Transfer Fees	
<i>Domestic Outgoing</i>	\$25.00 per wire
Check Copies	
<i>DFCU Financial Checks</i>	\$3.00 per check
<i>Non-DFCU Financial Checks</i>	\$5.00 per check
DFCU Financial Business Check Printing Fee	Varies by style & quantity
Paper Statement Processing Fee	\$1.00 per statement
Statement Copies (including period to date)	\$5.00 each
Money Orders	\$1.00 each
Cashier's Checks	\$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
Manual Processing Fee	\$5.00 per item