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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> (You must maintain a minimum average daily balance of \$5,000 to avoid a monthly fee)	\$10.00 monthly
Business Checking	\$0.00
<i>Activity Fee</i> (For each transaction exceeding 125 items during the month. Transactions include Debits, Deposited Items, and Credits) Business	\$0.50 per item
Interest Checking Plus	
<i>Fall Below Fee</i> (You must maintain a minimum average daily balance of \$2,500 to avoid a monthly fee)	\$10.00 monthly
<i>Activity Fee</i> (For each transaction exceeding 250 items during the month. Transactions include Debits, Deposited Items, and Credits)	\$0.50 per item
Business IOLTA/IOTA	
<i>Fall Below Fee</i>	\$0.00
Returned Checks/ACH (Unpaid) Fee (non-sufficient funds or uncollected) (per item, per presentment)*	\$32.00 per item, per presentment*
Checks Negotiated and Returned Fee (checks returned for any reason) (per item, per presentment)*	\$10.00 per item, per presentment*
Overdraft Transfer Fee	\$5.00 per transfer
Non-Sufficient Funds Fee (per item, per presentment)*	\$32.00 per item, per presentment*
<i>Includes Checks, ACH transactions, and Business Debit Card Point-of-Sale Transactions</i>	
Consecutive Day Overdrawn Fee (on Accounts with a negative balance for more than 5 consecutive days)	\$5.00 per business day
Stop Payment Fees (per stop payment)	
<i>Business Checks, Electronic Fund Transfer</i>	\$32.00
Domestic Outgoing Wire Transfer Fee	\$25.00 per wire
DFCU Financial Business Check Printing Fee	Varies by style & quantity
Paper Statement Processing Fee	\$1.00 per statement
Inactive Account Fee	\$6.00 monthly
Bad Address Fee	\$5.00 monthly
Manual Processing Fee	\$5.00 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 Balance Inquiry</i>	\$1.50 per inquiry
Debit Card Non-U.S. Foreign Transaction Fee	1.00% of settled transaction amount
DFCU Online Banking	\$0.00
Electronic Fund Transfer Fee	\$0.00
Bill Pay Fee Deactivation Fee (for inactivity for more than 3 consecutive months)	\$20.00
Check Copies	
<i>DFCU Financial Checks</i>	\$3.00 per check
<i>Non-DFCU Financial Checks</i>	\$5.00 per check
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
Garnishment/Levy Fee	\$75.00
Escheatment Fee	\$50.00
Research Fee	\$25.00 per hour
DFCU Online Business Remote Deposit Capture	\$40.00 monthly
Remote Deposit Capture Machine	Varies by model
ACH One Time Fees	
<i>Initial Set-Up and Training</i>	\$30.00
<i>Additional Training, per hour</i>	\$20.00
ACH Regular Monthly Fees	
<i>Minimum Monthly Fee</i>	\$25.00
<i>Up to 150 Debit and Credit Entries</i>	Free
<i>151 and Over Debit and Credit Entries</i>	\$0.10
ACH Regular Yearly Fee	
<i>Regional Payment Association Membership Fee</i>	\$139.00
ACH Token Fee	
<i>First Initial Token, per Business Agreement</i>	Free
<i>Additional Tokens, including replacements</i>	\$20.00

*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.