

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
Account Types	
Business Checking	
<i>Fall Below Fee</i>	\$0.00
<i>Activity Fee</i> (For each transaction exceeding 125 items during the month. Transactions include Debits, Deposited Items, and Credits)	\$0.50 per item
Business 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
Business Non-Profit	
<i>Fall Below Fee</i>	\$0.00
Business Insured Money Market	
<i>Fall Below Fee</i> (You must maintain a minimum average daily balance of \$2,500 to avoid a monthly fee.)	\$14.00 monthly
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
General Fees	
Non-Sufficient Funds Fee (per item, per presentation)*	
<i>Includes Checks, ACH transactions, and Business Debit Card Point-of-Sale Transactions</i>	\$32.00 per item, per presentation*
Overdraft Transfer Fee	\$5.00 per transfer
Overdraft Service Fee	\$32.00 per item paid
Consecutive Day Overdrawn Fee (Checking Accounts overdrawn for more than 5 consecutive days)	\$5.00 per business day
Checks Negotiated and Returned Fee (checks returned for any reason) (per item, per presentation)*	\$10.00 per item, per presentation*
Stop Payment Fees (per stop payment)	
<i>Business Checks, Electronic Fund Transfer</i>	\$32.00
Check Copies	
<i>DFCU Financial Checks</i>	\$3.50 per check
<i>Non-DFCU Financial Checks</i>	\$5.00 per check
Statement Copies (including period to date)	\$5.00 each
Wire Transfer Fees	
<i>Domestic Outgoing Wire Fee</i>	\$25.00 per wire
<i>International Outgoing Wire Fee</i>	\$50.00 per wire
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>	\$2.00 per transaction
<i>ATM Balance Inquiry</i>	\$2.00 per inquiry
Debit Card Non-U.S. Foreign Transaction Fee	1.00% of settled transaction amount
Cashier's Checks	\$1.00 per check
Money Orders	\$1.00 each
Bad Address Fee	\$5.00 monthly
Bill Pay Deactivation Fee (for inactivity of more than 3 consecutive months)	\$20.00
Escheatment Fee	\$50.00
Garnishment/Levy Fee	\$75.00
Inactive Account Fee	\$6.00 monthly
Manual Processing Fee	\$5.00 per item
Research Fee	\$25.00 per hour
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.