

Fee Schedule

(Effective 11/1/2020)

Account History Print - Outs	\$ 1.00 (Charge PER Page)
Account Research	\$ 20.00 (PER hour)
Account Reconciliation	\$ 20.00
Bad Address Mail Returns	\$ 5.00 (PER occurrence)
Balance Inquiry completed via ATM	\$ 1.00
Check Copy (<i>Personal or Credit Union Official Checks</i>)	\$ 5.00 (PER Item)
Check Orders	Prices Vary depending on Styles. First box of checks with DCU Logo is complimentary for PREFERRED Rewards Checking members.
Courtesy Pay ¹	\$ 30.00 (PER item)
Debit Card Replacements (<i>Unless due to confirmed Fraud</i>)	First time - Complimentary Each subsequent replacement - \$10.00
Domestic Wire Transfers (<i>Outgoing</i>)	\$ 20.00
Dormant Account (<i>Fee assessed for memberships with no member-initiated activity for 12 months or more</i>)	\$ 10.00 (Annually)
Duplicate Security Interest Filing	\$ 10.00
eBanking Bill Pay – Inactivity Fee (<i>If not used a minimum of once PER month</i>)	\$ 4.95 (Monthly)
eBanking Bill Pay – Stop Payment / Return Item	\$ 30.00 (PER item)
Escheatment Fee (<i>After 3 years of non-member-initiated transactions</i>)	\$ 50.00
Foreign ATM Fee (<i>Withdrawals completed at a NON-CU Owned / NON-Participating ATM. (** Note** Owner of ATM may also charge a surcharge PER transaction.) UNLIMITED ATM transactions can be completed at any of our In-Network ATMs.</i>)	\$ 3.00 (PER transaction)
Garnishment Fee	\$100.00
Holiday Club – Early Withdraw Fee (<i>Any withdrawal completed prior to the annual transfer completed each October will be subject to a PER withdraw fee</i>)	\$ 15.00 (PER transaction)
Insurance Account Disbursement Fee	\$ 2.00
IRA (Individual Retirement Account) – Direct Transfer to another institution	\$ 50.00 (PER transaction)
Loan Payment completed by Credit Card	5% of payment amount with a \$10 minimum PER transaction
MasterCard Cash Advance Fee	\$15.00 (PER transaction)
MasterCard Foreign Transaction Fee	1% of transaction amount
MasterCard Replacement Fee	First time - Complimentary Each subsequent replacement - \$10.00
Mastercard Late Payment Fee	\$ 25.00
Money Orders (<i>Only available for amounts up to \$1,000</i>)	\$ 1.50 (PER item)
NON-Sufficient Funds (NSF) Fee - Applies to both Savings and Checking accounts. (<i>Applies each time an item drawn on a membership is presented and / or re-presented for payment against non-sufficient account funds</i>)	\$ 30.00 (PER transaction)
Notary Public (<i>Service is only available for Destinations Credit Union account holders</i>)	Complimentary Service - No Charge

Fee Schedule

(Effective 11/1/2020)

Official Check Fee	\$ 3.00 PER item (Made payable to 3 rd party) (Waived for S.A.F.E Checking Account holders)
Paper Statement Fee	\$ 2.00 (PER statement cycle)
Repeat Loan Application (Made within 3 months)	\$ 25.00
Return Check Deposit Fee	\$ 30.00 (PER item)
S.A.F.E. Checking Account Monthly Maintenance Fee (GRANDFATHERED MEMBERSHIP)	\$ 2.00
S.A.F.E. Checking Account Withdraws from Foreign ATMs (\$0.50 from regular fee reimbursed monthly) (GRANDFATHERED MEMBERSHIP)	\$ 2.50 (PER Transaction)
Statement Copy	\$ 5.00 (PER Statement)
Stop Payment Request of Credit Union Issued Official Check or Money Order	\$25.00 (PER Item)
Stop Payment Request (Personal Checks)	\$ 25.00 - One Item \$35.00 - Series of items
Telephone Assisted Transaction Fee*	\$ 2.00 (PER transaction)
Transfer between accounts completed via ATM	\$ 1.00 (PER transaction)
Verification of Deposits	\$ 10.00 (PER occurrence)
VISA Gift Cards	\$ 2.50 (PER card)

¹ Courtesy Pay is an Overdraft Privilege option to those who are eligible. [View Disclosure](#)

* Waived for transactions that cannot be processed using our CU Talk Telephone Banking, eBanking, Mobile Banking, and for members with a total deposit and /or loan balance greater than \$750.