

SERVICE DESCRIPTION	SERVICE FEE
<b>GENERAL SERVICES</b>	
Account History Print - Outs	\$1.50 (Per Transaction)
Account Research	\$20.00 (Per Hour, 1 hour minimum)
Account Research - Debit & Credit Card Fraud Claim (if research concludes NO FRAUD)	\$20.00 (Per Item Claimed)
Account Reconciliation	\$20.00 (Per Hour, 1 hour minimum)
Bad Address Mail Returns	\$5.00 (Per Occurrence) & \$5.00 (Per Statement Cycle)
Check Cashing Fee - NON DCU Member	\$500 or under = \$5.00 (Per Item) \$500.01 up to \$2,500.00 = \$ 15.00 (Per Item)
Check Orders	Prices vary depending on styles. First box of checks with DCU Logo is complimentary for PREFERRED Rewards Checking members
Dormant Account (Fee assessed for memberships with <b>NO</b> member initiated activity for more than 12 months)	\$0.83 (Per Month)
Early Membership Closure Fee (within 6 months of opening)	\$15.00 or remaining funds in the membership, whichever is greater
Escheatment Fee (After 3 years of <b>NO</b> member initiated transactions)	\$75.00 (Per Membership)
Expedited Services ( <b>ALL</b> product(s) / service(s) requiring FedEx / UPS delivery)	\$40.00 (Per Delivery)
Garnishment Fee / Tax Levies / Attachments / Liens	\$100.00 (Per Occurrence)
Membership Par Value (A required share deposit that establishes membership with Destinations Credit Union)	\$5.00 (Per Membership)
Membership Number Change Fee (Except when due to Fraud)	\$30.00 (Per Change)
Money Orders (Only available for amounts up to \$1,000)	\$2.00 (Per Item)
NON-Recurring ACH set up	\$2.00 (Per Item)
Notary Public (Service is only available for Destinations CU Membership holders)	Complementary Service - No Charge
Official Check Fee	\$5.00 (Per Item)
Paper Statement Fee	\$10.00 (Per Statement Cycle)
Return Check Deposit Fee	\$32.00 (Per Presentment)
Statement Copy	\$10.00 (Per Statement Cycle)
Stop Payment Request (ACH or Credit Union Issued Official Check or Money Order)	\$30.00 (Per Item)
Stop Payment Request (Personal Check)	Single Item - \$30.00
	Series of Items - \$45.00
Telephone Assisted Account Reconciliation	\$5.00 (Per Request)
Telephone Assisted Transaction Fee*	\$2.00 (Per Transaction)
Verification of Memberships / Deposits	\$15.00 (Per Request)
Visa Gift Cards	\$3.50 (Per Card)
<b>SAVINGS, CHECKING, HIGH YIELD SHARES &amp; IRAs (Individual Retirement Account)</b>	
Check Copy (Personal, Bill Payment, or Credit Union Check / Money Orders)	\$ 5.00 (Per Item)

Courtesy Pay (1)	\$32.00 (Per Item)
Holiday Club - Early Withdraw Fee <i>(Any withdrawal completed prior to annual distribution completed each October)</i>	\$20.00 (Per Withdrawal)
Insurance Account Disbursement Fee	\$2.00 (Per Withdrawal)
IRA <i>(Individual Retirement Account) - Direct Transfer to another institution</i>	\$50.00 (Per Transaction)
Minimum Opening Deposit for each share unless otherwise disclosed <i>(Excluding Membership Par Value)</i>	\$10.00 (Per Share)
Non - Sufficient Funds (NSF) Fee - Applies to both Savings and Checking shares. <i>(Applies each time an item drawn on a membership is presented &amp; / or re-presented for payment against non-sufficient share funds)</i>	\$32.00 (Per Occurrence)
<b>ATM &amp; ELECTRONIC SERVICES</b>	
ATM Misuse - Fraud Fee	\$25.00 (Per item)
Balance Inquiry completed via ATM	\$1.50 (Per Transaction)
Domestic Wire Transfer <i>(Incoming)</i>	\$10.00 (Per Transaction)
Domestic Wire Transfer <i>(Outgoing)</i>	\$30.00 (Per Transaction)
Foreign ATM fee <i>(Withdrawals completed at a NON-CU Owned / NON-Participating ATM)</i> <i>Unlimited ATM transactions can be completed at any of our In-Network ATMs</i>	\$3.50 (Per Transaction, <i>PLUS</i> applicable ATM operator surcharge fees)
<b>LOAN SERVICES</b>	
Convenience Payment Fee (Expedited loan payments completed via online self-service portal)	\$7.00 Per Payment
Duplicate Security Interest Filing (Lien Release)	\$15.00 (Per Request)
Loan Modification - Consumer Loans	\$25.00 (Per Request / Per Loan)
Loan Modification - Real Estate Loans	\$150.00 (Per Request)
Repeat Loan Application <i>(Made within 3 months)</i>	\$25.00 (Per each additional App.)
Return Loan Payment Fee (ACH)	\$32.00 (Per Presentment)
<b>MASTERCARD DEBIT &amp; CREDIT CARD SERVICES</b>	
Debit Card Replacements <i>(Unless due to confirmed Fraud)</i>	\$15.00 (Per Replacement)
Debit Card Foreign Transaction Fee	1.25% of the purchase amount
Mastercard Credit Card Cash Advance Fee	\$15.00 (Per Transaction)
Mastercard Credit Card Foreign Transaction Fee	1.25% of the purchase amount
Mastercard Card Credit Card Replacement Fee <i>(Unless due to confirmed Fraud)</i>	\$15.00 (Per Replacement)
Mastercard Credit Card Late Payment Fee	\$25.00 (Per Month)
PIN replacement <i>(Credit Union Assisted)</i> for Credit Cards & Debit Cards	\$2.00 (Per Change)
<b>ONLINE &amp; MOBILE BANKING SERVICES</b>	
eBanking , Mobile App, Remote Check Deposit (RDC) & eStatements	Complementary Service - No Charge
eBanking Bill Pay - Inactivity Fee <i>(If not used a minimum of once Per Month)</i>	\$6.95 (Per Month)
eBanking Bill Pay - Stop Payment &/or Returned Item(s)	\$30.00 (Per Item)

\*Waived for transactions that cannot be processed using CU Talk Telephone Banking, eBanking, &/ or Mobile Banking

(1) Courtesy Pay is an Overdraft Privilege option to those who are eligible. <https://www.destinationscu.org/courtesy-pay-overdraft-protection/>

*Share Certificates & IRA Share Certificate Early Withdrawal Penalties - All Certificates are subject to a penalty if funds are withdrawn before the maturity date. See Opening Disclosure for imposed fee amount.*