Destinations CREDIT UNION Moving forward, banking smarter.

Fee Schedule

(Effective 05/01/2024)

SERVICE DESCRIPTION

SERVICE FEE

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) Check Cashing Fee - NON DCU Member \$500 or under = \$5.00 (Per trem) Check Cashing Fee - NON DCU Member \$500.01 up to \$2,500.00 = \$15.00 (Per trem) 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 NO member initiated activity for more than 12 months) \$15.00 (Per Membership Early Membership Closure Fee (within 6 months of opening) \$15.00 (Per Membership) Excleatment Fee (After 3 years of NO member initiated transactions) \$75.00 (Per Membership) Stanishment Fee / Tax Levies / Attachments / Liens \$100.00 (Per Occurrence) Membership Par Value (Ar required share deposit that establishes membership with \$5.00 (Per Item) Official Check Fee \$5.00 (Per Item) \$2.00 (Per Statement Cyle) Official Check Fee \$32.00 (Per Tem) \$30.00 (Per Statement Cyle) Paper Statement Fee \$31.00 (Per Statement Cyle) \$30.00 (Per Statement Cyle) Statement Copy \$31.00 (Per Statement Cyle) \$32.00 (Per Item)<	GENERAL SERVICES	
Account Research - Debit & Credit Card Fraud Claim (// research concludes NO FRAUD) \$20.00 (Per Item Claimed) Account Reconciliation \$20.00 (Per Hour, 1 hour minimum) Check Cashing Fee - NON DCU Member \$500 or under = \$5.00 (Per Item) Check Cashing Fee - NON DCU Member \$500 or under = \$5.00 (Per Item) Check Cashing Fee - NON DCU Member \$500 or under = \$5.00 (Per Item) Check Orders Prices Vary depending on Styles. First box of checks with CU Logo is complimentary for PREFERED Rewards Checking members Dormant Account (Fee assessed for memberships with NO member initiated activity for son of checks with CU Logo is complimentary for PREFERED Rewards Checking members Barly 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 NO member initiated transactions) \$75.00 (Per Membership) Expedited Services (ALL product(s)/ service(s) requiring FeEx / UPS delivery) \$40.00 (Per Delivery) Garrishment Fee [As Levies / Attachments / Liens \$10.00 (Per Membership) Membership Number Change Fee (Except when due to Fraud) \$2.00 (Per Item) Money Orders (only available for amounts up to \$1,000) \$2.00 (Per Item) Notary Public (Service is only available for Destinations CU Membership holders) Complementary Service - No Charge Official Check Fee	Account History Print - Outs	\$1.50 (Per Transaction)
Account Reconciliation \$20.00 (Per Hour, 1 hour minimum) Check Cashing Fee - NON DCU Member \$500 or under = \$5.00 (Per Item) Check Cashing Fee - NON DCU Member \$500 of under = \$5.00 (Per Item) Check Cashing Fee - NON DCU Member \$500 of under = \$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 Dormant Account (Fee assessed for memberships with NO member initiated activity for some than 12 months) \$15.00 or remaining funds in the membership kerking rembers 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 NO member initiated transactions) \$75.00 (Per Membership) Expedited Services (ALL product(s) / service(s) requiring FedEx / UPS delivery) \$40.00 (Per Delivery) Garnishment Fee / Tax Levies / Attachments / Liens \$100.00 (Per Cocurrence) Membership Par Value (A required share deposit that establishes membership with Destinations Credit Union) \$5.00 (Per Item) Money Orders (Only available for amounts up to \$1,000) \$2.00 (Per Change) Money Orders (Only available for Destinations CU Membership holders) Complementary Service - No Charge Official Check Fee \$10.00 (Per Statement Cyle) Statement Fee	Account Research	\$20.00 (Per Hour, 1 hour minimum)
Check Cashing Fee - NON DCU Member S500 or under = \$5.00 (Per item) Check Cashing Fee - NON DCU Member \$500.01 up to \$2,500.00 = \$15.00 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 NO member initiated activity for membership, whichever is greater 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 in the After 3 years of NO member initiated transactions) \$75.00 (Per Membership) Excheatment Fee (After 3 years of NO member initiated transactions) \$75.00 (Per Membership) Expedited Services (ALL product(s) / service(s) requiring FedEx / UPS delivery) \$40.00 (Per Occurrence) Membership Par Value (A required share deposit that establishes membership with Destinations Credit Union) \$5.00 (Per Change) Money Orders (Only available for amounts up to \$1,000) \$2.00 (Per Change) Money Orders (Only available for Destinations CU Membership holders) Complementary Service - No Charge Official Check Fee \$5.00 (Per Team) Complementary Core (Settement Cyle) Paper Statement Fee \$10.00 (Per Statement Cyle) Single trams - \$30.00 Service is ofly available for Destinations CU Membersh	Account Research - Debit & Credit Card Fraud Claim (if research concludes NO FRAUD)	\$20.00 (Per Item Claimed)
Check Cashing Fee - NON DCU Member \$500.01 up to \$2,500.00 = \$15.00 (Per term) Check Orders Prices Vary depending on Styles. First box of checks with DCU Logo is complementary for PREFERRED Rewards Checking members Dormant Account (Fee assessed for memberships with NO 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 Excheatment Fee (After 3 years of NO member initiated transactions) \$75.00 (Per Membership) Expedited Services (ALL product(s) / service(s) requiring FedEx / UPS delivery) \$40.00 (Per Occurrence) Membership Par Value (A required share deposit that establishes membership with Destinations Credit Union) \$5.00 (Per Change) Membership Number Change Fee (Except when due to Fraud) \$30.00 (Per Change) Notary Public (Service is only available for Destinations CU Membership holders) Complementary Service - No Charge Official Check Fee \$10.00 (Per Statement Cyle) \$20.00 (Per resentment) Statement Copy \$10.00 (Per Statement Cyle) \$20.00 (Per resentment) Statement Copy \$10.00 (Per Statement Cyle) \$20.00 (Per Statement Cyle) Statement Copy \$10.00 (Per Statement Cyle) \$20.00 (Per Statement Cyle) Stop Payment Request (ACH or Cr	Account Reconciliation	\$20.00 (Per Hour, 1 hour minimum)
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SAVINGS, CHECKING, HIGH YIELD SHARES & IRAS (Individual Retirement Account) Bad Address Mail Returns \$5.00 (Per Occurrence) & \$5.00 (Per Statement Cycle) Check Copy (Personal, Bill Payment, or Credit Union Check / Money Orders) \$ 5.00 (Per Item)	Verification of Memberships / Deposits	\$15.00 (Per Request)
Bad Address Mail Returns\$5.00 (Per Occurrence) & \$5.00 (Per Statement Cycle)Check Copy (Personal, Bill Payment, or Credit Union Check / Money Orders)\$ 5.00 (Per Item)	Visa Gift Cards	\$3.50 (Per Card)
Bad Address Mail Returns Statement Cycle) Check Copy (Personal, Bill Payment, or Credit Union Check / Money Orders) \$ 5.00 (Per Item)	SAVINGS, CHECKING, HIGH YIELD SHARES & IRAs (II	ndividual Retirement Account)
	Bad Address Mail Returns	
Courtesy Pay (1) \$32.00 (Per Item)	Check Copy (Personal, Bill Payment, or Credit Union Check / Money Orders)	\$ 5.00 (Per Item)
	Courtesy Pay (1)	\$32.00 (Per Item)

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Holiday Club - Early Withdraw Fee (Any withdrawal completed prior to annual distribution completed each October)	\$20.00 (Per Withdrawal)
Insurance Account Disbursement Fee	\$2.00 (Per Withdrawal)
IRA (Individual Retirement Account) - Direct Transfer to another institution	\$50.00 (Per Transaction)
Minimum Opening Deposit for each share unless otherwise disclosed (Excluding Membership Par Value)	\$10.00 (Per Share)
Non - Sufficient Funds (NSF) Fee - Applies to both Savings and Checking shares. (Applies each time an item drawn on a membership is presented & / or re-presented for payment against non-sufficient share funds)	\$32.00 (Per Occurrence)
S.A.F.E. Checking Account Monthly Maintenance Fee (GRANDFATHERED MEMBERSHIP)	\$2.00 (Per Month)
S.A.F.E. Checking Account Withdraws from Foreign ATMs (\$0.50 from regular fee reimbursed monthly) (GRANDFATHERED MEMBERSHIP)	\$2.50 (Per Transaction)
ATM & ELECTRONIC SERVICES	
ATM Misuse - Fraud Fee	\$25.00 (Per item)
Balance Inquiry completed via ATM	\$1.50 (Per Transaction)
Domestic Wire Transfer (Incoming)	\$10.00 (Per Transaction)
Domestic Wire Transfer (Outgoing)	\$30.00 (Per Transaction)
Foreign ATM fee (Withdraws completed at a NON-CU Owned / NON- Participating ATM.) Unlimited ATM transactions can be completed at any of our In-Network ATM's	\$3.50 (Per Transaction, <i>PLUS</i> applicable ATM operator surcharge fees)
LOAN SERVICES	
Convenience Payment Fee (Expedited payments taken via phone or online requests)	2.18% of the total amount paid, <i>PLUS</i> \$1.00 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 (Made within 3 months)	\$25.00 (Per each additional App.)
Return Loan Payment Fee (ACH)	\$32.00 (Per Presentment)
MASTERCARD DEBIT & CREDIT CARD SEI	
	VICES
Debit Card Replacements (Unless due to confirmed Fraud)	\$15.00 (Per Replacement)
Debit Card Replacements (Unless due to confirmed Fraud) Debit Card Foreign Transaction Fee	
	\$15.00 (Per Replacement)
Debit Card Foreign Transaction Fee	\$15.00 (Per Replacement) 1.25% of the purchase amount
Debit Card Foreign Transaction Fee Mastercard Credit Card Cash Advance Fee	\$15.00 (Per Replacement) 1.25% of the purchase amount \$15.00 (Per Transaction)
Debit Card Foreign Transaction Fee Mastercard Credit Card Cash Advance Fee Mastercard Credit Card Foreign Transaction Fee	 \$15.00 (Per Replacement) 1.25% of the purchase amount \$15.00 (Per Transaction) 1.25% of the purchase amount
Debit Card Foreign Transaction Fee Mastercard Credit Card Cash Advance Fee Mastercard Credit Card Foreign Transaction Fee Mastercard Card Credit Card Replacement Fee (Unless due to confirmed Fraud)	 \$15.00 (Per Replacement) 1.25% of the purchase amount \$15.00 (Per Transaction) 1.25% of the purchase amount \$15.00 (Per Replacement)
Debit Card Foreign Transaction Fee Mastercard Credit Card Cash Advance Fee Mastercard Credit Card Foreign Transaction Fee Mastercard Card Credit Card Replacement Fee (Unless due to confirmed Fraud) Mastercard Credit Card Late Payment Fee	 \$15.00 (Per Replacement) 1.25% of the purchase amount \$15.00 (Per Transaction) 1.25% of the purchase amount \$15.00 (Per Replacement) \$25.00 (Per Month) \$2.00 (Per Change)
Debit Card Foreign Transaction Fee Mastercard Credit Card Cash Advance Fee Mastercard Credit Card Foreign Transaction Fee Mastercard Card Credit Card Replacement Fee (Unless due to confirmed Fraud) Mastercard Credit Card Late Payment Fee PIN replacement (Credit Union Assisted) for Credit Cards & Debit Cards	 \$15.00 (Per Replacement) 1.25% of the purchase amount \$15.00 (Per Transaction) 1.25% of the purchase amount \$15.00 (Per Replacement) \$25.00 (Per Month) \$2.00 (Per Change)
Debit Card Foreign Transaction Fee Mastercard Credit Card Cash Advance Fee Mastercard Credit Card Foreign Transaction Fee Mastercard Card Credit Card Replacement Fee (Unless due to confirmed Fraud) Mastercard Credit Card Late Payment Fee PIN replacement (Credit Union Assisted) for Credit Cards & Debit Cards ONLINE & MOBILE BANKING SERVIC	<pre>\$15.00 (Per Replacement) 1.25% of the purchase amount \$15.00 (Per Transaction) 1.25% of the purchase amount \$15.00 (Per Replacement) \$25.00 (Per Month) \$2.00 (Per Change) ES</pre>

*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.