
Schedule of Fees and Service Charges

Wherever you see this symbol,

Do more. 
Get more.

go to ***dcu.org*** or ***ask a DCU representative***
for additional product information as well as
details regarding current member
benefits that may help you avoid fees.

Effective March 2011



BANKING – THE DCU WAY

GENERAL

Money Order <i>\$1,000 max.</i>	\$ 3.00
Treasurer's Check	\$ 3.00
Replacement of Lost or Stolen Treasurer's Check	\$30.00
American Express Travelers Cheques For Two	1.0% of total 1.5% of total
American Express Gift Cheque	\$ 2.50
Visa® Gift Card	\$ 3.95
Deposited Check Returned	
• Collectible	\$ 5.00
• Uncollectible	\$30.00
ACH Return <small>Do more. ✓ Get more.</small> <i>NSF/Uncollected</i>	\$30.00
Stop Payment <i>Check, ACH and Bill Payer</i>	\$30.00
Current Demand Statement <small>Do more. ✓ Get more.</small> <i>FREE on PC Branch</i>	\$ 2.00
Duplicate/Copy <small>Do more. ✓ Get more.</small>	
• DCU Check - <i>FREE on PC Branch</i>	\$ 1.00
• Withdrawal slip	\$ 1.00
• Deposited check	\$ 2.50
• Statement	\$ 1.00/page
Research Fee	\$25.00/hour
<i>Such as account reconciliation, research, immigration letter, levy/trustee summons, locator fee, etc. Attorney fees billed separately.</i>	
Foreign Item Collection <i>Canadian-U.S. funds (Exchange fees may also apply)</i>	(Collecting Bank Fee) FREE
Outgoing Wire Transfer	
• Domestic	\$15.00
• International	
• <i>Sent in Foreign Currency</i>	\$40.00
• <i>Sent in US Currency</i>	\$50.00
Additional fees may be charged by the receiving institution	
Shared Branch Transaction	FREE
CashEdge Funds Transfer Service	
• Popmoney	\$ 2.00
• Standard Outgoing	\$ 5.00
• Premium Incoming or Outgoing (next day)	\$10.00
DCU Ltd Account Withdrawal <i>1 FREE per month</i>	\$25.00
Courier Charge <i>Standard, Priority, Overnight, International</i>	\$15.00-\$35.00
Expedited Payment/Deposit <i>(Ex. Western Union/Speed Pay)</i>	\$10.00
Business Account Deposit Volume Fee	\$.10/item
Inactive (2 yr.) Membership Fee	\$ 5.00/month

OVERDRAFTS, CHECKS and CHECKING ACCOUNTS

Overdraft (item paid) <small>Do more. ✓ Get more.</small>	\$30.00
Nonsufficient Funds (NSF/uncollected) <small>Do more. ✓ Get more.</small>	\$30.00
<i>Includes checks, line of credit checks, VISA drafts, ACH, DCU Check Card, and ATM withdrawals.</i>	
Paid by Repost (2nd Attempt to Clear)	\$30.00
Automatic Overdraft Transfer <small>Do more. ✓ Get more.</small>	\$ 5.00/transfer
<i>From Savings or Line of Credit Limit six per month from Savings*</i>	
Temporary Checks	\$ 1.00/check
Bill Pay Transaction	\$ FREE
Check Order <small>Do more. ✓ Get more.</small>	(Printer's Charge)
Monthly Fee	
• DCU FREE Checking	NONE
• Relationship Checking w/Dividends <small>Do more. ✓ Get more.</small>	\$ 15.00

DCU's FREE Checking has no minimum balance requirements or monthly fees. (Checking Plus and Relationship checking benefit levels are automatically applied FREE with qualifying products and services. You may also purchase a level upgrade for a small monthly fee (Checking Plus /\$5.00. Relationship Checking /\$10.00) that will only be charged for those months during which the product/service qualifications have not been met.)

Relationship Checking with Dividends earns dividends for each day the balance is \$2,500.00 or greater. The monthly fee is charged at month-end for those months during which the product/service qualifications are not met.

ATM and Visa® CHECK CARD

Non-DCU ATM Transaction**	\$ 1.50
Foreign Currency Conversion Fee (based on transaction amount)	
• Conversion Fee	2%
• Conveyance in US Funds <i>(no conversion necessary)</i>	0.80%
Replacement Card	\$10.00
<i>Additional courier charge applies for rush orders</i>	

VISA CREDIT CARD

Late Payment Fee <small>Do more. ✓ Get more.</small>	Up to \$35.00/month
Foreign Currency Conversion Fee (based on transaction amount)	
• Conversion Fee	2%
• Conveyance in US Funds <i>(no conversion necessary)</i>	0.80%
Duplicate/Copy <small>Do more. ✓ Get more.</small>	\$ 2.00
<i>Statement, Sales draft, VISA draft</i>	
Replacement Card	\$10.00
<i>Additional courier charge applies for rush orders</i>	

EARLY CLOSING PENALTIES

Certificates (Including IRA) Do more. Get more. ✓

3-11 months

60 days' dividend

12-35 months

90 days' dividend

36-60 months

180 days' dividend

The same penalties apply on amounts prematurely withdrawn from a Certificate. IRS penalties may apply on IRA Certificate withdrawals. Jump-Up Certificate early withdrawal penalties will be calculated at the rate being earned at the time of withdrawal.

*In combination with other Regulation D transactions

**Some institutions may surcharge you for using their ATMs



BANKING – THE DCU WAY

Digital Federal Credit Union

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508.263.6700 • 800.328.8797

dcu.org

dcu@dcu.org

TTY: 800.395.5146 (For Hearing Impaired Only)

