



## Schedule of Fees and Service Charges

February 2020

### GENERAL

\$3.00	<b>Money Order</b> (\$1,000 max)
\$3.00	<b>Treasurer's Check</b>
\$30.00	<b>Replacement of Lost/Stolen Treasurer's Check</b>
\$3.95	<b>Visa® Gift Card</b>
\$5.00	<b>Deposited Check Returned</b>
\$25.00	<b>Stop Payment</b> (Check, ACH and Bill Payer)
<b>FREE</b>	<b>Text Alerts</b> (Message and data rates may apply)
\$2.00	<b>Current Demand Statement</b> ( <b>FREE on Online Banking</b> )
	<b>Duplicate/Copy:</b>
\$1.00	• DCU Check ( <b>FREE on Online Banking</b> )
\$1.00	• Withdrawal slip
\$2.50	• Deposited check
\$1.00/page	• Statement
\$25.00/hr	<b>Research Fee</b> (Such as account reconciliation, research, immigration letter, levy/trustee summons, locator fee, etc. Attorney fees billed separately.)
	<b>Foreign Item Collection:</b> (Collecting Bank Fee)
<b>FREE</b>	• Canadian-U.S. funds (Exchange fees may also apply)
	<b>Outgoing Wire Transfer:</b> (Additional fees may be charged by the receiving institution)
\$15.00	• Domestic
	• International
\$40.00	◦ Sent in Foreign Currency
\$50.00	◦ Sent in US Currency
<b>FREE</b>	<b>Shared Branch Transaction</b>
	<b>CashEdge Funds Transfer Service:</b>
\$5.00	• DCU Fee (Standard Outgoing)
\$10.00	• DCU Fee (Premium Incoming or Outgoing Next Day)
<b>FREE</b>	• People Pay
<b>FREE</b>	• Payment Center
\$25.00	<b>DCU Ltd Account Withdrawal</b> ( <b>1 FREE per month</b> )
\$15.00-\$35.00	<b>Courier Charge</b> (Standard, Priority, Overnight, International)
\$10.00	<b>Expedited Payment/Deposit</b> (Ex. Western Union/Speed Pay)
\$0.10/item	<b>Business Account Deposit Volume Fee</b>
\$25.00/one-time processing	<b>Escheat</b> (Abandoned Property)

## OVERDRAFTS, CHECKS and CHECKING ACCOUNTS

\$15.00	<b>Paid - Nonsufficient Funds<sup>1</sup></b> (Overdraft Item Paid)
\$15.00	<b>Returned - Nonsufficient Funds<sup>1</sup></b>
\$1.00/check	<b>Temporary Checks</b>
<b>FREE</b>	<b>Bill Pay Transaction</b>
\$5.00	• Expedited electronic convenience fee
\$30.00	• Overnight check convenience fee
Printer's Charge	<b>Check Order</b>
<b>NONE</b>	<b>Monthly Fee</b>
	• DCU FREE Checking

<sup>1</sup>Includes checks, ACH, and DCU Debit Card withdrawals. Aggregate two (2) fees per day per account. Individual items that 1) are \$10 or less, or 2) draw the account balance negative by \$10 or less are not subject to such fees.

## ATM and Visa® DEBIT CARD

<b>NONE</b>	<b>Non-DCU ATM Transaction Fee<sup>2</sup></b>
<b>NONE</b>	<b>Foreign Currency Conversion Fee</b>
\$10.00	<b>Replacement Card</b> (Additional courier charge applies for rush orders)

<sup>2</sup> Some institutions may surcharge you for using their ATMs. With Plus or Relationship Benefits level, DCU will reimburse you up to \$10 per month in non-DCU ATM surcharges for Plus Benefits or up to \$25 per month in non-DCU ATM surcharges for Relationship Benefits. Surcharges are those fees that are charged by the institution that owns the ATM.

## Visa® CREDIT CARD

Up to \$35.00/m	<b>Late Payment Fee</b>
<b>NONE</b>	<b>Foreign Currency Conversion Fee</b>
\$2.00	<b>Duplicate/Copy</b> (Statement, Sales draft, Visa® draft)
\$10.00	<b>Replacement Card</b> (Additional courier charge applies for rush orders)

## EARLY CLOSING PENALTIES

### Certificates (Including IRA)

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.



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Insured by NCUA