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# 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 February 1, 2017*



**BANKING – THE DCU WAY**

Digital Federal Credit Union  
220 Donald Lynch Boulevard • PO Box 9130  
Marlborough, MA 01752-9130  
508.263.6700 • 800.328.8797

[dcu.org](http://dcu.org)

[dcu@dcu.org](mailto:dcu@dcu.org)

TTY: 800.395.5146 (For Hearing Impaired Only)



**BANKING – THE DCU WAY**



## GENERAL

Money Order	\$ 3.00
<i>\$1,000 max.</i>	
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	\$ 5.00
ACH Return <small>Do more. Get more.</small>	
<i>See Overdrafts, Checks and Checking Accounts</i>	
Stop Payment <i>Check, ACH and Bill Payer</i>	\$25.00
Text Alerts <i>Message and data rates may apply</i>	FREE
Current Demand Statement <small>Do more. Get more.</small>	\$ 2.00
<i>FREE on Online Banking</i>	
Duplicate/Copy <small>Do more. Get more.</small>	
• DCU Check - <i>FREE on Online Banking</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 (Collecting Bank Fee)	
<i>Canadian-U.S. funds</i>	FREE
<i>(Exchange fees may also apply)</i>	
Outgoing Wire Transfer	
• Domestic	\$15.00
• International	
• <i>Sent in Foreign Currency</i>	\$40.00
• <i>Sent in US Currency</i>	\$50.00
<i>Additional fees may be charged by the receiving institution</i>	
Shared Branch Transaction	FREE
CashEdge Funds Transfer Service	
• DCU Fee <i>(Standard Outgoing)</i>	\$5.00
• DCU Fee <i>(Premium Incoming or Outgoing Next Day)</i>	\$10.00
• People Pay	FREE
• Payment Center	FREE
DCU Ltd Account Withdrawal	\$25.00
<i>1 FREE per month</i>	
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
Escheat (Abandoned Property) Processing	\$25.00/one-time

## OVERDRAFTS, CHECKS and CHECKING ACCOUNTS

Paid - Nonsufficient Funds* <small>Do more. Get more.</small>	\$30.00
<i>(Overdraft Item Paid)</i>	
Returned - Nonsufficient Funds* <small>Do more. Get more.</small>	\$30.00
Paid - Uncollected Funds*	\$30.00
Returned - Uncollected Funds*	\$30.00
Automatic Overdraft Transfer from Savings	\$ 5.00/transfer
<i>Limit six per month**</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
• Dividend Checking <small>Do more. Get more.</small>	\$10.00
<i>Fee charged if daily balance falls below \$2,500 during the month. Dividends paid on entire account balance.</i>	

## ATM and Visa® DEBIT CARD

Non-DCU ATM Transaction***	\$ .75
Foreign Currency Conversion Fee	NONE
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	NONE
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) <small>Do more. Get more.</small>	
<i>3-11 months</i>	60 days' dividend
<i>12-35 months</i>	90 days' dividend
<i>36-60 months</i>	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.

- \* 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 \$10.00 or less are not subject to such fees.
- \*\*In combination with other Regulation D transactions
- \*\*\*Some institutions may surcharge you for using their ATMs