

## Consumer Fee Schedule

The following Fee Schedule\* is provided as a disclosure to the DFCU Financial membership of costs pertaining to the following services:

TYPE OF SERVICE	CHARGES	TYPE OF SERVICE	CHARGES
<b>Savings Fall Below Fee</b> .....	\$3.00 monthly You must maintain an aggregate minimum average daily balance of \$200.00 (Savings, DFCUPerks, Checking, DFCUPerks Plus, Interest Checking Plus, IMMA or share certificates combined) or maintain direct deposit to this Account each month to avoid a monthly fee.	<b>Paper Statement Processing Fee</b> .....	\$2.00 per statement
<b>Insured Money Market Fall Below Fee</b> .....	\$0.00	<b>IRA Transfer Fee</b> .....	\$50.00
<b>Checking/ DFCUPerks Fall Below Fee</b> .....	\$0.00	<b>ATM/Debit Card Replacement Fee</b> .....	\$5.00 per card Additional charge applicable for express mail
<b>Interest Checking Plus/ DFCUPerks Plus Fall Below Fee</b> .....	\$10.00 monthly (Waived when You maintain a \$10,000.00 minimum average daily balance for Savings, DFCUPerks, Checking, DFCUPerks Plus, Interest Checking Plus, IMMA or share certificates combined).	<b>DFCU Financial ATM Fees</b> .....	\$0.00
<b>DFCUPerks Fee</b> .....	\$6.00 monthly	<b>CO-OP Network ATM Fees</b> .....	\$0.00
<b>Non-Sufficient Funds Fee</b> .....	\$32.00 per item, per presentment (per item, per presentment)** Personal Checks, ACH, Personal Line of Credit Checks	<b>Other ATM (Out-of-Network) Fees</b> ATM Monetary Transaction.....	\$2.00 per transaction ATM Balance Inquiry.....
<b>Overdraft Transfer Fee</b> .....	\$5.00 per transfer		\$2.00 per inquiry
<b>Overdraft Service Fee</b> .....	\$32.00 per item paid	<b>Debit Card Non-U.S. Foreign Transaction Fee</b> .....	1.00% of settled transaction amount
<b>Uncollected Funds Charge</b> .....	\$32.00 per item, per presentment (per item, per presentment)** Personal Checks, ACH	<b>Safe Deposit Box Fees</b> 2x5 box.....	\$15.00 per year 3x5 box.....
<b>Stop Payment Fees</b> Personal Checks, Electronic Fund Transfer.....	\$32.00 Home Equity Line of Credit Checks, Personal Line of Credit Checks.....		\$30.00 per year 5x5 box.....
<b>DFCU Financial Personal Check Printing Fee</b> Charge varies by style and quantity ordered			\$40.00 per year 3x10 box.....
<b>Check Copies</b> DFCU Financial Checks.....	\$3.50 per check Non-DFCU Financial Checks.....		\$45.00 per year 5x10 box.....
<b>Statement Copies</b> .....	\$5.00 each (Including period to date)		\$60.00 per year 7x10 box.....
<b>Tax Form Copies</b> .....	\$5.00 each		\$90.00 per year 10x10 box.....
			\$110.00 per year (Other fees may apply for drilling or lost keys)
		<b>Bad Address Fee</b> .....	\$5.00 monthly
		<b>Cashier's Check</b> .....	\$1.00 per check (Under \$1,000.00)
		<b>Escheatment Fee</b> .....	\$50.00
		<b>Garnishment/Levy Fee</b> .....	\$75.00
		<b>Immigration Letter</b> .....	\$29.00 each
		<b>Inactive Account Fee</b> .....	\$6.00 monthly
		<b>Manual Processing Fee</b> .....	\$5.00
		<b>Money Orders</b> .....	\$1.00 each
		<b>Research Fee</b> .....	\$25.00 per hour
		<b>Wire Transfer Fees</b> Domestic Outgoing .....	\$25.00 per wire
		<b>Verification of Deposit Fee</b> .....	\$10.00 each

\*\*We will charge you the fee each time an item is presented for payment even if the same item is presented for payment multiple times.