

Tips On Avoiding Fees...

www.DortOnline.org will save you time and money by managing your finances from a PC while you're on the go. Point your browser at DortOnline.org and bookmark it today!

Contact a Dort Federal Credit Union Financial Services Representative today for more details!

Your Board of Directors uses the following criteria in establishing fees:

- Ability of the member to avoid fees by using alternative services
- The basic cost to credit union operations
- Charges assessed at similar institutions
- Justification of fee due to ordinary member use, versus extraordinary use



So many ways to manage your money

ONLINE
DortOnline.org

TELEPHONE
810.767.8390
800.521.3796 Toll Free

E-MAIL
feedback@dortfcu.org

MAIL
Dort Federal Credit Union
PO Box 1635
Flint, MI 48501-1635

IN PERSON

Flint

2845 Davison Road
East of Dort Highway

Lapeer

1724 DeMille Road
West of Main Street

Fenton

14265 Fenton Road
North of South Long Lake Road

Mundy Township

1091 West Hill Road
West of Fenton Road

Grand Blanc

9050 Holly Road
East of I-75

Flint

5091 West Pierson Road
West of Linden Road

Davison

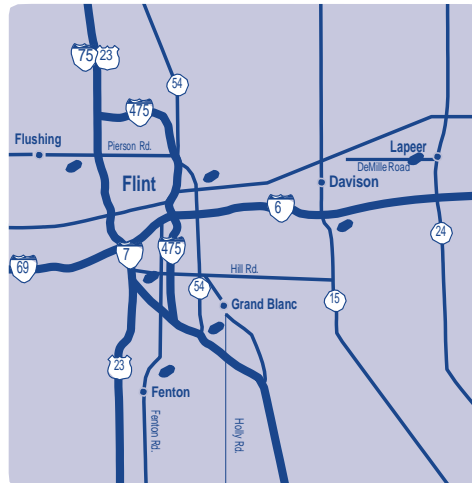
1441 South State Road
South of I-69

HOURS

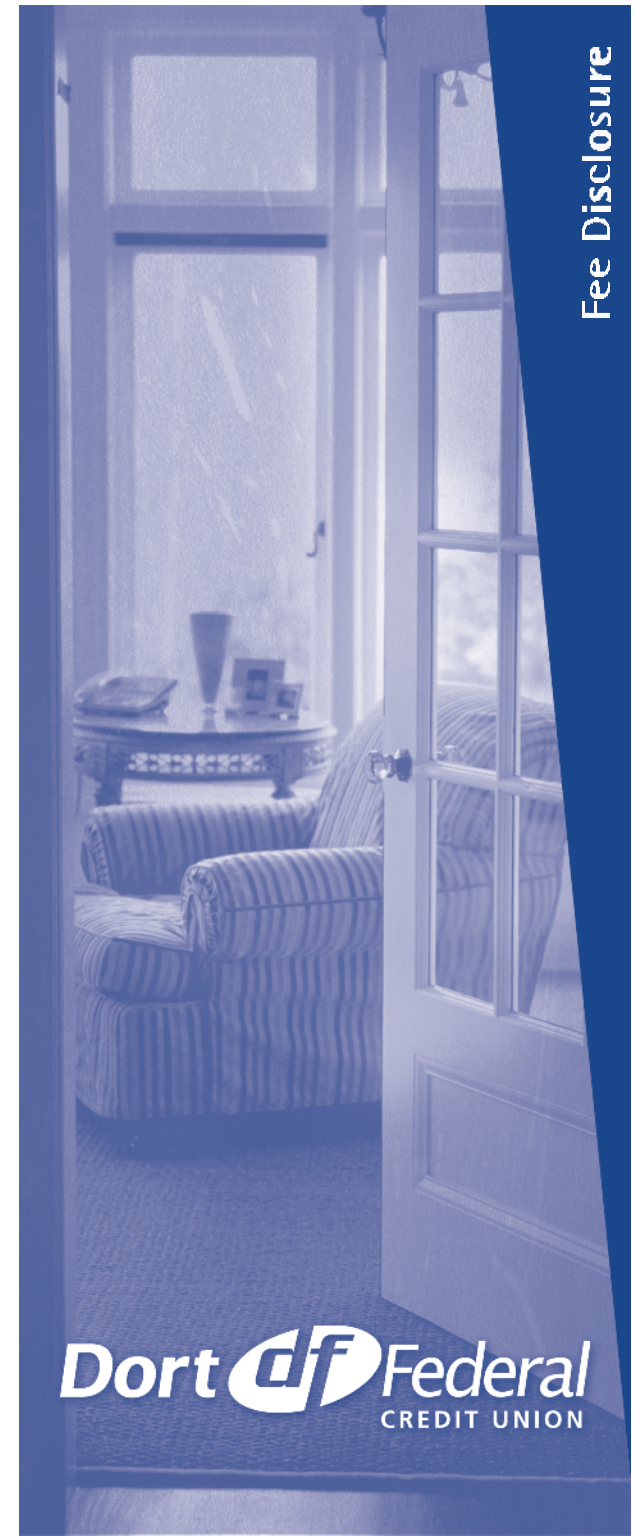
ALL Locations - Monday-Friday

Drive-Up Tellers and
Call Center ONLY: 8 AM to 6 PM
Full-Service: 9 AM to 6 PM

ALL Locations - Saturday Hours
Full-Service: 9 AM to 12:30 PM



Rev 6/16



Fee Disclosure

Dort **df** Federal
CREDIT UNION

Checking Account Fees:

Account Reconciliation	\$20.00/hr
Check Printing	Prices Vary (Contact us to see how you may qualify for FREE or discounted check prices)
Undeliverable Address	\$5.00 (Check orders returned to the Credit Union by post office)
Monthly Fee	No Charge
Non-Sufficient Funds (NSF)	\$25.00
Copy of Check	\$3.00
Per-Check Fees	No Charge
Temporary Checks (four)	\$2.00
Overdraft Privilege (check, debit card or ACH paid)	\$25.00

Automatic Teller Machine (ATM):

Proprietary ATM Surcharge	No Charge
Deposits, Transfers	No Charge
Up to Eight (8) Withdrawals/Balance Inquiries Per Month	No Charge
Excessive Withdrawals and/or Balance Inquiries	\$0.75 (Exceeding 8 in a calendar month)
Withdrawal from Pledged Shares	\$8.00

Fees Applicable to All Accounts

Account Closing	\$5.00 (If closed within 90 days of opening)
Member Number Change	\$5.00 (Per account up to maximum of \$25.00)
Account Research	\$10.00/hr

ACH/Electronic Withdrawal/ATM/Visa Debit Non-Sufficient Funds	\$25.00
Certified Check	\$3.00
Escheats Processing Fee	\$50.00
Check Processing	\$3.00 (Waived for members who are under 23 years of age or over 55, member has 3 or more products or services, or has an account or loan with a cumulative balance of \$250 or more.)
Garnishment, Levy, Court Order Processing Fee	\$45.00
Income Withholding Orders (Friend of the Court)	10% of Amount Withheld
IRA Set-Up	No Charge
IRA Maintenance/Closing	No Charge
Land Contract Collection	\$20.00/month
Account Maintenance	No Charge
Statement Copy	\$3.00
One Month Account History Print Out	\$1.00
Stop Payment	\$20.00 (Check, Money Order, ACH, etc.)
Online Expedited Bill Payment (Select Payees)	\$5.00
Wire Transfer	\$12.00 to \$30.00
International Wire Fee	\$40.00 (Wire Transfer requests must be received before 4:00 PM EST for domestic wires and 3:00 PM EST for international wires on a business day, to go out the same day. Requests made after 4:00 PM EST for domestic wires and 3:00 PM EST for international wires will be sent on the next business day.)
Manual Transfer	\$1.00 (Not using Audio Teller)
Cross-Member Telephone Transfer	\$2.00 (Not using Audio Teller)

Cashier's Check under \$500.00	\$1.50
Money Order	\$1.50
Inactive Membership	\$5.00/quarter (Charged to accounts with cumulative balances below \$250, with no activity within last year. Waived for minors and members taking advantage of certain services)

Safe Deposit Box Rental (per year, due March 15th)

3 x 5	\$15.00
3 x 10	\$25.00
5 x 5	\$22.50
5 x 10	\$40.00
7 x 10	\$52.00
10 x 10	\$75.00
Travelers Cheques	\$1.50/\$100.00 (Free to members on direct deposit)
Gift Cheques	\$2.50 each
Visa Gift Cards	\$5.00 in office/\$5.95 online
Returned Item	\$20.00
Overdraft Transfer	\$2.00
Coin Counting (self coin counter)	2%
Postpone-A-Payment Promo/Skip-A-Pay	\$20.00
Loan Refinance/Rate Adjustment	\$35.00
Real Estate Escrow Waiver	\$100.00

Visa Debit Cards:

Visa Debit Card Transaction Fee	No Charge (Unlimited usage)
Foreign Currency Conversion Fee	up to 1%