

Dort Federal Credit Union Fee Disclosure



Checking Account Fees:

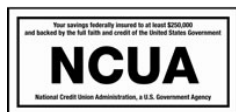
- **Account Reconciliation** -- \$20.00/hr
- **Check Printing** – Prices Vary
(Contact us to see how may qualify for FREE or discounted check prices)
- **Undeliverable Address** -- \$5.00
(Check orders returned to the Credit Union by post office)
- **Monthly Fee** – No Charge
- **Non-Sufficient Funds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

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)
- **Withdrawals from Pledged Shares** -- \$8.00

Visa Debit Cards:

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



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
- **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** – 10% of Amount Withheld
(Friend of the Court)
- **IRA Set-Up** – No Charge
- **IRA Maintenance/Closing** – No Charge
- **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** -- \$5.00
(Select Payees)
- **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 or Dort Online Banking)
- **Cross-Member Telephone Transfer** -- \$2.00
(Not using Audio Teller or Dort Online Banking)
- **Cashier's Check under \$500.00** -- \$1.50
- **Money Order** -- \$1.50

Fees Applicable to All Accounts (cont.):

- **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)
- **Express Pay Online Authorization** -- \$1.00
(Self service)
- **Express Pay Phone Authorization** -- \$7.00
(Credit Union employee assisted)
- **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
- **Traveler's Cheques** -- \$1.50/\$100
(Free to members on direct deposit)
- **Gift Cheques** -- \$2.50 each
- **Visa Gift Cards** -- \$5.00 in office
- **Returned Item** -- \$20.00
- **Overdraft Transfer** -- \$2.00
- **Coin Counting** – 2%
(self coin counter)
- **Postpone-A-Payment Promo/Skip-A-Pay** -- \$20.00
- **Loan Refinance/Rate Adjustment** -- \$35.00
- **Real Estate Escrow Waiver** -- \$100.00
- **Land Contract Collection** -- \$20.00/month