

# Dort Federal Credit Union Fee Disclosure

## Checking Account Fees

Account Reconciliation.....	20.00/hour
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
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 each (Exceeding 8 in a calendar month)

## Visa Debit Cards

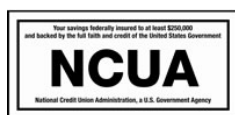
Visa Debit Card Transaction Fee.....	No Charge (Unlimited usage)
Foreign Currency Conversion Fee.....	up to 1%

## Miscellaneous Fees

Account Closing.....	\$5.00 (If closed within 90 days of opening)
Account Maintenance.....	No Charge
Account Research.....	\$10.00/hour
ACH/Electronic Withdrawal/ATM/Visa Debit Non-Sufficient Funds (NSF).....	\$25.00
Cashier's Check under \$500.00.....	\$1.50
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)
Escheats Processing Fee.....	\$50.00
Express Pay Online Authorization.....	\$1.00 (Self-service)
Express Pay Phone Authorization.....	\$7.00 (Credit Union employee assisted)
Garnishment, Levy, or Court Order Processing Fee.....	\$45.00
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)
Income Withholding Orders.....	10% of Amount Withheld
IRA Set-Up.....	No Charge
IRA Maintenance/Closing.....	No Charge
Land Contract Collection.....	\$20.00/month
Loan Refinance/Rate Adjustment.....	\$35.00
Manual Telephone Transfer.....	\$1.00
Manual Cross-Member Telephone Transfer.....	\$2.00
Member Number Change.....	\$5.00 per account (up to a maximum of \$25.00)
Money Order.....	\$1.50
One Month Account History Print Out.....	\$1.00
Online Expedited Bill Payment.....	\$5.00 (Select Payees)

Overdraft Transfer.....	\$2.00
Postpone-A-Payment/Skip-A-Pay.....	\$20.00
Real Estate Escrow Waiver.....	\$100.00
Returned Item.....	\$20.00
Safe Deposit Box Rental (annual fee due March 15 <sup>th</sup> )	
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

Self Service Coin Counting.....	2%
Statement Copy.....	\$3.00
Stop Payment.....	\$20.00 (Check, Money Order, ACH, etc.)
Traveler's Cheques.....	\$1.50 per \$100 (Free to members on direct deposit)
Traveler's Gift Cheques.....	2.50 each
Visa Gift Cards.....	\$5.00 in office
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.)



Federally Insured by NCUA

810-767-8390 | 800-521-3796 | dortonline.org

