

Dort Financial 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

Visa Debit Cards

Visa Debit Card Transaction Fee.....	No Charge
Foreign Currency Conversion Fee.....	up to 1% (International Service Assessment)

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.....	\$2.00 (Self-service)
Express Pay Phone Authorization.....	\$10.00 (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 th)	
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.)
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.)

