



**FEE SCHEDULE**

<b>ITEM</b>	<b>FEE</b>
ATM/Debit Card (New / Replacement of Expired)	No Fee
ATM/Debit Card (Replacement of Lost / Stolen / Worn / Broken)	\$10.00 each time
ATM/Debit Card (Express Order)	\$35.00 per card
ATM/Debit Card (PIN Reminder)	\$5.00 per card
ATM Transactions (DCH CU Terminals)	No Fee
ATM Transactions (CO-OP Network Terminals)	No Fee
ATM Transactions (All Other Terminals)	\$2.00 per withdrawal
Billpayer IPAY Access	No Fee if 3 or more payments initiated per month; otherwise \$4.95 per month
Check Cashing Fee (Combined Account Balances < \$300 or Third-Party Checks)	\$5.00 per item
Christmas Club Early Withdrawal Fee (Jan 1st - Oct 31st)	\$10.00 per withdrawal
Collection of Foreign Item (Foreign check deposited)	Higher of \$30.00 per item or actual cost
Courtesy Pay Fee (ACH / Check / EFT-Opt In Required)	\$35.00 per item
Credit Union Official Check (first 2 free per month)	\$2.00 per item
Credit Union Official Check (Stale Dated / Voided / Reissue Processing)	\$5.00 per item
DCH CU Home Banking	No Fee
E-statements	No Fee
IRA - Account Transfer Fee	\$50.00
Late Loan Payments (Including Mortgages & VISA)	Refer to Account Agreement / Loan Disclosure
Legal Processing / Garnishments / IRS Levy	\$50.00
Loan Payment By Phone Processing Fee	\$5.00 per payment
Member Check Orders	Prices vary depending upon style ordered
Member Draft or Credit Union Official Check Photo Copy	\$3.00 per copy
Member Service Phone Inquiries (Fee for Information Available via Audio Response or Home Banking)	\$2.00 per inquiry
Membership Shares / Par Fee	\$25.00
Money Order Fee	\$2.00 per item
Non-Sufficient Funds (NSF) Item (Returned / Honored)	\$35.00 per item
Research Fee (Includes Account Reconciliation)	\$30.00 per hour (minimum) / \$5.00 per 30 minutes thereafter
Returned Cashed/Deposited Item Fee	\$30.00 per item if written on member's own account at another financial institution; \$15.00 per item if written to member by someone else
Returned Item Fee (Loan Payments / VISA Credit Card Payments)	\$30.00 per item
Returned Mail Processing Fee (After 2nd Piece Returned)	\$10.00 per month
Share Account Closure (Within 90 Days of Opening Account)	\$25.00
Share Account Dormant / Inactive Fee (12 Months with No Activity)	\$5.00 per month
Share Below Par Fee (Regular Share / Savings Account Only)	\$5.00 per month
Statement Reprint / 30 Day Account History	\$5.00 per 30-day period
Stop Payment Fee (ACH / Check)	\$35.00 per item / presented or not
VISA Credit Card (Replacement of Lost / Stolen / Worn / Broken )	\$15.00 per card
VISA Gift Card	\$3.00 per card
VISA Over Limit Fee	Refer to Account Agreement
Wire Transfer (Within the USA - Incoming / Outgoing)	\$15.00/Transfer
Wire Transfer (International - Incoming / Outgoing)	\$35.00/Transfer