

Dakota Plains Federal Credit Union Fee Schedule

08-01-2013

CONSUMER DEPOSIT ACCOUNT FEE ITEM

<u>CONSUMER DEPOSIT ACCOUNT FEE ITEM</u>	<u>FEE AMOUNT</u>	<u>HOW TO AVOID/REDUCE THIS FEE</u>
Check Printing	Varies by style	Use Debit Card or PC Banking Bill Pay
Stop a re-occurring Debit Card Transaction	\$35.00	Use direct EFT from account
Automatic Transfer of Funds (from share to cover overdrafts – Limit 5/mo.)	\$2.50	Transfer funds via PC Banking
Automatic Transfer of Funds (from Overdraft LOC – Limit 5/mo.)	\$2.50	Transfer funds via PC Banking
Non-sufficient Funds [in excess of \$1.00] (each debit or draft paid or returned)	\$29.00	Link savings account or Line of Credit
Returned Deposit Item	\$5.00/item	Unavoidable
Counter Checks [4 per page] (first 8 free with new account)	\$1.00/page	Unavoidable
Negative Balance Fee (each 10 day period account remains negative)	\$30.00	Link savings account or Line of Credit
Stop Payment (Check/draft & ACH)	\$25.00 each	Unavoidable
Copy of Original Check/Draft (no charge for lost or stolen)	\$2.50	Obtain via PC Banking
Collection Item (incoming)	\$5.00	Unavoidable
Account Reconciliation (after 1 st time-for each month reconciled)	\$25.00/month	Reconcile yourself
Images of Drafts Sent Monthly	\$4.95/month	Obtain via PC Banking
Paper Statement Fee (on new accounts)	\$1.00/month	Sign-up for e-statements
Check cashing fee (members with less than min balance)	\$5.00	\$25 min balance
Dormant account fee (each year after 24 months of no activity)	\$5.00/month	Deposit/Withdraw once per year

OTHER FEE ITEMS CONSUMER OR BUSINESS ACCOUNTS

<u>OTHER FEE ITEMS CONSUMER OR BUSINESS ACCOUNTS</u>	<u>FEE AMOUNT</u>	<u>HOW TO AVOID/REDUCE THIS FEE</u>
Statement Copy/Account History	\$1.00 per page	Obtain via PC Banking
Cashier's Check/Money Order/Teller's Check	\$5.00 each	Unavoidable
ACH Origination set-up	\$10.00	Unavoidable
Account Records Search	\$25.00/hr	Download files regularly via PC Banking
Foreign Card Cash Advances (no fee for rebate, unemployment or child support)	\$5.00	Unavoidable
Safe Deposit Box Fees – Hettinger only (varies by size)	\$20.00/\$30.00/\$40.00	Unavoidable
Safe Deposit Box Late Payment (after 10 days past due)	\$10.00	Pay rental fee on time
Debit Card Replacement (per card)	\$10.00	Unavoidable
Teller Check Delivery	\$15.00	Unavoidable
Wire Out transfer fee (domestic only)	\$25.00	Unavoidable
Wire In transfer – (domestic or foreign)	\$20.00	Unavoidable
Western Union Wire (outgoing domestic)	\$25.00	Unavoidable
Fax Service (outgoing/incoming)	\$1.00/page	Unavoidable
Photo Copy	\$0.25/copy	Unavoidable
Dormant Account Fee (after no activity for 24 months)	\$5.00/month	Deposit/Withdraw once per year
Levies & Garnishments (fees taken before account frozen/fee on each item)	\$25.00	Unavoidable
Returned Statement / Official Notice	\$3.00/statement, notice	Keep us informed of your address
Inactive online bill payment	\$5.00/month	Pay at least one bill/month online
Accounts Closed within 90 days of opening	\$25.00	Keep account open for minimum time
Coin Counting Non-Member	\$5.00 per \$100.00 (\$5.00 min)	Open a membership
Reissue a PIN Mailer (1 st issue free)	\$2.00	Unavoidable