

## Schedule of Fees

All Fees are Subject to  
change.  
JULY 1, 2015

Lemmon - 605-374-3380  
Faith - 605-967-2380  
Hettinger - 701-567-2153  
Bison - 605-244-7155  
Pierre - 605-224-4844

<b>FEE ITEM</b>	<b>FEE AMOUNT</b>	<b>HOW TO AVOID/REDUCE THIS FEE</b>
Account Closed within 90 days of opening	\$25.00	Keep account open for minimum time
Account Reconciliation (after 1 <sup>st</sup> time-for each month reconciled)	\$25.00/month	Reconcile yourself
Account Records Search	\$25.00/hr. - \$25.00 min	Download your files regularly via PC Banking
Account to Account Transfer Fee - Teller Generated	\$1.00 per transfer	
(automated waived)	\$1.00 per transfer	Transfer funds via PC Banking
ACH Origination set-up (except a loan payment to DPFCU)	\$10.00	Unavoidable
Automatic Transfer of Funds		
(from shares to cover overdrafts – Limit 5/mo.)	\$2.50	Transfer funds via PC Banking
Cashier's Check/Money Order/Teller's Check	\$5.00 each	Unavoidable
Cashier's/teller Check or Money Order delivery fee	\$15.00	Unavoidable
Check cashing fee		
(members with less than \$25.00 balance aggregate total)	\$5.00	Increase account balance - free with direct deposit
Check Printing	Varies by style	Use Debit Card or PC Banking Bill Pay
Coin Counting Non-Member	5% / \$5.00 minimum	Open a membership
Collection Item (incoming)	\$5.00	Unavoidable
Copy of Original Check/Draft (no charge for lost or stolen)	\$2.50	Obtain via PC Banking
Counter Checks [4 per page] (first 8 free with new account)	\$1.00/page	Unavoidable
Debit Card/Credit Card Replacement (per card)	\$10.00	Unavoidable
Debit Card/Credit Card Express Shipping		
(per card / you must be home)	\$55.00	Unavoidable
Dormant/Inactive account fee -		
(after 24 months of no activity) [under 18/over 65 exempt]	\$2.00/month	Deposit/Withdraw once per year
Fax Service (outgoing/incoming)	\$1.00/page	Unavoidable
Images of Drafts Sent Monthly	\$1.00/image + \$4.95/month	Obtain via PC Banking
Levies & Garnishments -		
(fees taken before account frozen/fee on each item)	\$25.00	Unavoidable
Negative Balance Fee		
(each 10 day period account remains negative)	\$30.00	Link savings account or Line of Credit
Non-sufficient Funds -		
[in excess of \$1.00] (each debit or draft paid or returned)	\$29.00	Link savings account or Line of Credit
Online Bill Pay Inactive for 30 days	\$5.00/month	Pay at least one bill per month online
Paper Statement Fee (on new accounts)	\$1.00/month	Sign-up for e-statements
Photo Copy	\$0.25/copy	Unavoidable
Returned Deposit Item	\$5.00/item	Unavoidable
Returned Statement / Official Notice	\$3.00/statement, notice	Keep us informed of your address
Safe Deposit Box Rental – 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
Safe Deposit Box Closed - returning only 1 key	\$40.00	Return all keys
Safe Deposit Box Lock Drilling	\$100.00	unavoidable if drilling necessary
Safe Deposit Box Lock Drilling - expedited	\$200.00	unavoidable if necessary
Safe Deposit Box Replacement Key	\$40.00 each	unavoidable if necessary

Statement Copy/Account History	\$1.00 per page	Obtain via PC Banking
Stop Payment (Check/draft & ACH)	\$25.00 each	Unavoidable
Stop re-occurring Debit Card Transaction	\$35.00	Use direct EFT from account
Wire In transfer (received domestic or foreign)	\$20.00	Unavoidable
Wire out transfer (we wire out domestic only)	\$25.00	Unavoidable