

Dearborn Village Community Credit Union

Fee Schedule

Effective November 1, 2009

AUTOMATED TELLER MACHINES (ATMs)	
Per Transaction Charge after Four (4) Free Transactions Per Month. This includes balance inquiries	\$3.00
Unlimited Transactions at Maple or Dix Branch	Free
Overdrawn Fee	\$25.00
Replacement of ATM/Debit Card or Pin Number	\$5.00
ACH (Electronic) TRANSACTIONS	
ACH Non-sufficient Funds Fee	\$25.00
ACH Stop Payment	\$25.00
Release ACH Stop Payment	\$5.00
TELLER CHECKS	
Teller Check	\$5.00
Stop Payment Fee (check cannot be reissued for 90 days)	\$25.00
Remove a Stop Payment	\$5.00
CHECK AND COIN FEES	
Coin Exchange Fee (rolled or loose)	5% of total
Check Cashing Fee (accounts with an aggregate balance of \$100.00 or less)	\$3.00
Non-member Check Cashing Fee (Applies only to Teller Checks)	\$5.00
INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
Annual Fee (assessed in December)	\$36.00
Early Closing Fee (within one year)	\$25.00
MONETARY INSTRUMENTS	
Money Orders	\$3.00
Travelers Checks	1% of amount
Travelers Checks For Two (per \$100)	\$2.50
Visa Gift Card	\$3.00
SHARED BRANCH SERVICE CENTERS	
Per Transaction Charge after Four (4) Free Transactions Per Month	\$3.00
SHARE DRAFT/CHECKING ACCOUNT	
Check Copy Fee	\$5.00
NSF Returned Check Fee	\$25.00
Overdraft Transfer from Share Account	\$3.00
Overdraft Line of Credit Transfer to Cover Overdraft	\$2.00
Monthly Service Fee (Fee is waived on accounts that maintain a daily minimum balance of \$100 on all share accounts combined; or have direct deposit; or an outstanding loan; or a VISA card with a balance or member is under 18 years old).	\$3.00
Re-deposited Check Fee	\$10.00
Re-deposited Check Fee (Written by Account Owner)	\$25.00
Stop Payment Fee	\$25.00
Release Stop Payment	\$5.00
SHARE SAVINGS ACCOUNT	
Account Close Fee (within 12 months of opening)	\$20.00
Account Re-open Fee (within 12 months of closing)	\$20.00
Low Balance Fee (Fee is waived on accounts that maintain a daily minimum balance or \$100 on all share accounts combined; or have direct deposit; or an outstanding loan; or a VISA card with a balance or member is under 18 years old).	\$3.00
Overdraft Line of Credit Transfer to Cover Overdraft	\$2.00
WIRE TRANSFERS	
Outgoing Domestic	\$25.00
Outgoing International	\$35.00

ACCOUNT SERVICE FEES	
Account Research Fee (hourly)	\$25.00
Auto Transfer Fee to Cover Overdraft	\$3.00
Dormant Account Monthly Fee	\$5.00
Escheat Account Fee	\$20.00
Fax or Photocopy up to Three (3) Pages \$1.00 per page after Three (3)	\$2.00
Foreign Item Collection Fee	\$75.00
Legal or Tax Levy Fee	\$30.00
Printout of Monthly Account Activity	\$3.00
Telephone Transfer Fee	\$2.00
Verification Of Deposit	\$5.00

Regulation D limits automatic transfers from your **Share Account** to six (6) transactions in any month. Below you will find an explanation of automatic transfers. Once you have reached the limit during a month no further transfers will be allowed until the start of the next month. The items will be returned and your account will be assessed a return fee (see fee schedule). There is no limit to automatic transfers from your checking account.

Transactions not subject to limitation

- Transactions made in person
- Transactions made at an ATM
- Transactions initiated by letter mailed to credit union
- Transactions initiated by messenger

Transactions limited to six (6) per month

- Transfers and payments to third parties initiated by: ACH, telephone, home banking, bill paying service, fax, email or overdraft transfers from savings or overdraft line of credit advances.

If you have any questions in regards to the above fee schedule, please contact the credit union.

Dearborn Village Community Credit Union

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