

Services &



EFFECTIVE FEBRUARY 3, 2020

Updates since 2019 are identified with an *.

Free Checking

No minimum balance, no monthly service charges, no limits on check writing **FREE**

1st Rate Checking

Failure to maintain \$5,000 average daily balance during calendar month **\$10.00¹**

Deposit items more than 125 per month **\$.20¹ each**

Checks written more than 125 checks per month **\$.20¹ each**

The following items pertain to both Free and 1st Rate Checking Accounts

Non-sufficient funds (NSF) return **\$28.00/item**

Overdraft (each debit or check paid) **\$28.00/item**

Point of Sale (POS) and ATM overdrafts **\$28.00/item**

MICR unreadable drafts (not ordered through Dupaco) **\$28.00/item**

Stop payment (check, ACH, Bill Pay) **\$28.00¹/item**

Check printing fees **Prices vary by style**

Temporary drafts **\$3.00¹**

Share draft registers **FREE**

Savings & Money Market Accounts

Per Regulation D, transfers/withdrawals considered include: Online, Presto, and telephone requests, overdraft transfers, ACH withdrawals, and periodic payments. Does not include transfers for loan payments, ATM withdrawals or in-person transactions.

Savings account transfers/withdrawals exceeding six per month, per account **\$3.00 each**

Investor's Choice/High Yield Savings transfers/withdrawals exceeding six per month **\$5.00² each**

Teller and Cash-Handling

Check cashing fee (non-members) **\$5.00 each**

Returned deposited item (business only) **\$5.00¹**

Returned loan payment from other financials **\$28.00**

Special statement handling **\$3.00¹ each**

Undeliverable statement/address correction **\$5.00**

Money orders **\$3.00¹ each**

Certified check **\$3.00¹ each**

Official Dupaco check **\$3.00¹ each**

Official check—non-member **\$5.00¹ each**

Wire transfer—incoming **\$5.00 each**

Wire transfer—outgoing **\$20.00 each**

International wire transfer—outgoing **\$55.00 each**

Foreign currency withdrawals/deposits (includes Canadian checks) **\$30.00**

Account closed prior to six months from open **\$25.00**

Inactive account (Dupaco closes, sends check) **\$25.00**

Abandoned account fee (unclaimed share fee before escheating to the applicable state) **\$50.00**

Reopen membership within six months of closing **\$25.00**

Telephone transfer handled by staff **\$2.00¹**

Staff-assisted phone balance inquiry (more than eight per month) **\$2.00¹ each**

Self-service coin counting (non-members or if funds not deposited) **5% of total¹**

Rolled coin **\$.10 per roll**



Term Share Certificates and IRAs

Early withdrawal 12 month term or shorter	Full term loss of interest
Early withdrawal 12 month term or longer	12 months loss of interest
Variable IRA shares (if under age 59½)	6-months loss of interest (\$5.00 minimum penalty)

Individual Retirement Accounts (IRA)

Annual fee	None
Closing (if under age 59½)	\$25.00
External transfer	\$25.00

Visa® and MoneyCard

ATM/MoneyCard transactions at Dupaco-owned ATMs	FREE
Non-Dupaco ATMs (more than eight per month)	\$0.50 ¹ each
Immediate Visa credit availability update	\$5.00
Visa late payment fee	\$15.00
Replacement fee for MoneyCard ATM and/or Visa	\$10.00 ¹
Rush fee for MoneyCard ATM and/or Visa	\$50.00 ¹
Copy of receipt or Visa statement	\$11.00
Visa cash advance fee (Minimum cash advance amount \$100 to available limit. Minimum \$3—maximum \$15.)	1.5% of advance
Foreign transaction fee	1% of foreign transaction amount
Visa stop payment	\$30.00

Online

*Per bill paid or attempted to pay (Free when you are signed up for e-statements.)	\$0.50 ¹
Mobile deposit	FREE

Copy and FAX Services

Notary service (non-members)	\$5.00
Document copy	\$1.00 ¹ per page
FAX—inside the continental U.S. (calls outside the U.S. will be charged standard fee plus long-distance charges)	\$5.00 ¹ per page

Other Services

Safe deposit box past due fee (at 30 days past due)	\$10.00
Garnishment	\$50.00
Levy fee	\$25.00
Child Support fee	\$10.00
Account research/reconciliation (request for information beyond six months)	\$25.00 ¹ /hour
Dupaco deposit zipper bag	\$3.00
Dupaco deposit locked zipper bag	\$35.00
Business self-inking stamp	\$16.00 ¹
Business rubber stamp	\$9.00 ¹
*Card Processing Fee (phone)	\$15.00
*Card Processing Fee (online)	\$9.00

Items subject to change. Accurate as of printing 12/30/2019.

¹ These items may be subject to applicable state and local sales tax.

² Minimum \$250.00 increment to available limit.