



DUPACO FEE SCHEDULE

Effective February 4, 2021

The following fees are for Share Accounts, Share Draft Accounts, Visa® Check Cards, and miscellaneous services offered by Dupaco Community Credit Union. This fee schedule is non-inclusive and is subject to change by approval from the Board of Directors. Please check with a loan officer regarding fees for mortgage and consumer loans. Please let us know if you have any questions or concerns about our fees and charges.

The changes to this schedule from last year are highlighted in yellow.

Deposit Services Consumer

Membership - reopening within six months of closing: \$25.00

Inactive account (Dupaco closed, send check): \$25.00

Abandoned account fee - Unclaimed share fee before escheating to the state: \$50.00

New account closed prior to six months from open date: \$25.00

Stop payment (check, ACH, & bill pay): \$28.00* per item

MICR unreadable drafts (not ordered through Dupaco): \$28.00 per item

Overdrafts (paid items) \$28.00 per item¹

Returned item non-sufficient funds or NSF: \$28.00 per presentment²

Temporary drafts: \$3.00* each

Investor's Choice/High Yield Savings transfers/withdrawals exceeding over 6 withdrawals per month \$5.00 per withdrawal

Savings transfer withdrawals (Excessive Transfer Fee): Over 6 withdrawals per month \$3.00 per withdrawal

Identity Theft Protection: \$1.95 per month

Deposit Services Business

Special statement handling: \$3.00* each

Dupaco deposit zipper bag: \$3.00

Locked zipper bag: \$35.00

Business stamp - self inking: \$16.00*

Business stamp - rubber: \$9.00*

Rolled coin: \$0.10 per roll

Return deposit item: \$5.00* for commercial accounts only

Sweep fee: \$5.00* per month

Analysis checking monthly fee: \$8.00* per month

Analysis checking per item fee for checks paid and items deposited: \$0.15* per item

Analysis checking per item fee for ACH: \$0.10* per item

Merchant Visa processing fees: Price varies

Remote capture fees: Price varies

ACH origination (Dupaco ACH): \$20.00 per month, \$0.25 per item

¹ You will not be charged an overdraft fee if we pay an overdraft transaction that is less than \$5

² Note, we may charge a Returned Item (NSF) or Overdraft Fee each time a transaction is presented to us for payment, even if the same transaction was previously rejected and a Returned Item (NSF) fee was charged.

Teller and Cash Handling Service Charges

Self-service coin counting: Free for members, 5%* of total for non-members or not deposited
Money orders: \$3.00* each
Certified draft: \$3.00* each
Official check: \$3.00* each
Incoming wire transfer: \$5.00
Domestic wire: \$20.00 each
International wire transfer: \$55.00 each
Foreign currency exchange fee (includes Canadian checks): \$30.00
Telephone transfer handled by staff: \$2.00*
Staff-assisted phone balance inquiry: 8 free per month - \$2.00* per inquiry after 8 per month
Check-cashing fee (non-member): \$5.00 each

Visa and MoneyCard Service Charges

ATM/MoneyCard transactions at Dupaco ATMs: Free
Non-Dupaco ATM's over eight transactions per month: \$0.50* each
Late-payment fee: \$15.00
Replacement fee for ATM/MoneyCard and credit cards: \$10.00*
Copy of receipt or Visa statement: \$11.00
Cash advance fee from Visa - 1.5% of advance amount (Min. \$3 - Max. \$15): 1.5% of advance minimum
 \$100.00 increment to available limit
Immediate Visa credit availability: \$5.00
Rush fee for ATM/Visa: \$50.00*
Foreign transaction fee: 1 % of amount
Stop payment of Visa: \$30.00
Card processing fee (Phone): \$15.00
Card processing fee (Online): \$9.00

Online Service Charges

Per bill paid or attempted to pay (Free if signed up for a-statements): \$0.50*

Research Fees

Account research or reconciliation fee: \$25.00* per hour
Undeliverable statement fee/address correction: \$5.00
Fax (inside continental U.S.): \$5.00*
Document copy fee: \$1.00*

Other Service Charges

Signature guarantee: Available at no charge for members only
Notary services: \$5.00 for non-members
Garnishment: \$50.00
Levy fee: \$25.00
Child support fee: \$10.00

Safe-Deposit Box

Safe-deposit box past due late fee: \$10.00
Re-key box due to lost key: \$100.00
Drill box open: \$175.00
Safe-deposit box 3 x 5 x 21: \$22.00
Safe-deposit box 5 x 5 x 21: \$30.00
Safe-deposit box 3 x 10 x 21: \$35.00
Safe-deposit box 5 x 10 x 21: \$55.00
Safe-deposit box 10 x 10 x 21: \$100.00

* All fees marked with an asterisk (*) are subject to Iowa state and local sales tax.

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

ACH Transfer to Another Financial

If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs.
- We will charge \$28.00 per item for each stop-payment order for preauthorized transfers.

Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs.
- We will charge \$28.00 plus tax for each stop-payment order for preauthorized transfers.

Money Card

If you have this combined ATM/point of sale/debit card service, the following limitations and fees will apply to your account:

- You may withdraw up to a maximum of \$1000.00 (if there are sufficient funds in your account) per day.
- For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this point of sale service.
- There is no charge for ATM withdrawals at machines owned by us.
- There is no charge for ATM deposits at machines owned by us.
- 8 ATM withdrawals per month are allowed free of charge.
- Member will receive up to eight free transactions per month at non-proprietary ATM's. After the eighth transaction we will assess a \$0.50 per transaction fee. Sales tax applies.
- You may make unlimited purchases at POS terminals per day (if there are sufficient funds in your account).
- We do not charge for any POS transactions.

COMMON FEATURES

Bylaw Requirements. You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

Par Value of Shares. The par value of a share in the credit union is \$25.00.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

National Credit Union Share Insurance Fund. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.