

## MISCELLANEOUS FEES

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.

### MISCELLANEOUS FEES AND CHARGES

#### 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 item \*You will not be charged an overdraft fee if we pay an overdraft transaction that is less than \$5.00  
Returned Item Non-Sufficient Funds or NSF: \$28.00 per presentation \*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.  
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

#### 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 Money Card Service Charges

ATM/Money Card 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 (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 e-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 sales tax of 6.000%.

\*\* All fees marked with two asterisk (\*\*) are subject to Iowa local sales tax of 1.000%.

**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**

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**

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.