

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): \$30.00** per item
Consumer Overdrafts (Paid Items): \$30.00 per item *You will not be charged an overdraft fee if we pay an overdraft transaction that is less than \$5.00
Temporary drafts : \$5.00** each
Identity Theft Protection: \$1.95 per month

Deposit Services Business

Special statement handling: \$5.00** 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
Sweep Fee: \$5.00** per month
Analysis Checking Monthly Fee: \$10.00** 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
Business Overdrafts (Paid Items): \$30.00 per item *You will not be charged an overdraft fee if we pay an overdraft transaction that is less than \$5.00

Teller and Cash Handling Service Charges

Self Service Coin Counting: Free for Members, 5%** of total for non-members or not deposited
Money Orders: \$5.00** each
Certified draft: \$5.00** each
Official Check: \$5.00** each
Incoming Wire Transfer: \$10.00
Domestic Wire: \$25.00 each
International Wire Transfer: \$55.00 each
Foreign currency exchange fee (includes Canadian checks): \$35.00
Telephone transfer handled by staff: \$5.00**
Staff Assisted Phone Balance Inquiry: 8 free per month - \$5.00** per inquiry after 8 per month
Check-cashing fee (non member): \$8.00 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: \$10.00 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: \$25.00
Safe Deposit Box 5 X 5 X 21: \$35.00
Safe Deposit Box 3 X 10 X 21: \$40.00
Safe Deposit Box 5 X 10 X 21: \$60.00
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 \$30.00 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 \$30.00 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.
- * If you are the age 18 and over, you may withdraw to a maximum of \$1000 (if there are sufficient funds in your account) per day. If you are between ages 14-18, you may withdraw a maximum of \$250 (if there are sufficient funds in your account) per day.
- * 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.
- * 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.