



Schedule of Fees and Service Charges

October 2023

GENERAL

\$3.00	Money Order (\$1,000 max)
\$3.00	Treasurer's Check
\$30.00	Replacement of Lost/Stolen Treasurer's Check
\$3.95	Visa® Gift Card
\$25.00	Stop Payment
FREE	Text Alerts (Message and data rates may apply)
\$2.00	Current Demand Statement (FREE in Digital Banking)
	Duplicate/Copy:
\$1.00	• DCU Check (FREE in Digital Banking)
\$1.00	• Withdrawal slip
\$2.50	• Deposited check
\$1.00/page	• Statement
\$25.00/hr	Research Fee (Such as account reconciliation, research, immigration letter, levy/trustee summons, locator fee, etc. Attorney fees billed separately.)
	Foreign Item Collection: (Collecting Bank Fee)
FREE	• Canadian-U.S. funds (Exchange fees may also apply)
	Outgoing Wire Transfer: (Additional fees may be charged by the receiving institution)
\$15.00	• Domestic
	• International
\$40.00	◦ Sent in Foreign Currency
\$50.00	◦ Sent in US Currency
FREE	Shared Branch Transaction
\$15.00-\$35.00	Courier Charge (Standard, Priority, Overnight, International)
\$10.00	Expedited Payment/Deposit (Ex. Western Union/Speed Pay)
\$0.10/item	Business Account Deposit Volume Fee
\$25.00/one-time processing	Escheat (Abandoned Property)

OVERDRAFTS, CHECKS and CHECKING ACCOUNTS

\$15.00	Paid - Nonsufficient Funds¹ (Overdraft Item Paid)
\$0.00	Returned - Nonsufficient Funds
\$1.00/check	Temporary Checks
FREE	Bill Pay Transaction
\$30.00	• Overnight check convenience fee
Printer's Charge	Check Order
NONE	Monthly Fee
	• DCU FREE Checking

¹ Individual items that 1) are \$10 or less, or 2) draw the account balance negative by \$10 or less are not subject to **Paid - Nonsufficient Funds** fees. Aggregate two (2) fees per day per account.

ATM and Visa[®] DEBIT CARD

NONE	Non-DCU ATM Transaction Fee³
NONE	Foreign Currency Conversion Fee
\$10.00	Replacement Card (Additional courier charge applies for rush orders)

³ Some institutions may surcharge you for using their ATMs. Surcharges are those fees that are charged by the institution that owns the ATM. With Plus or Relationship Benefits level, DCU will reimburse you up to \$10 per month in non-DCU ATM surcharges for Plus Benefits or up to \$25 per month in non-DCU ATM surcharges for Relationship Benefits.

Visa[®] CREDIT CARD

Up to \$35.00/m	Late Payment Fee
NONE	Foreign Currency Conversion Fee
\$2.00	Duplicate/Copy (Statement, Sales draft, Visa [®] draft)
\$10.00	Replacement Card (Additional courier charge applies for rush orders)

EARLY CLOSING PENALTIES

Certificates (Including IRA)

3-11 months	60 days' dividend
12-35 months	90 days' dividend
36-60 months	180 days' dividend

The same penalties apply on amounts prematurely withdrawn from a Certificate. IRS penalties may apply on IRA Certificate withdrawals. Jump-Up Certificate early withdrawal penalties will be calculated at the rate being earned at the time of withdrawal.



853 Donald Lynch Blvd.
Marlborough, MA 01752

dcu.org | 800.328.8797
Insured by NCUA