

VISA CREDIT CARD

Visa Classic/Gold/Platinum Card Annual Fee	NONE
Overlimit Fee	\$30.00/month
Late Payment Fee	\$30.00/month
Foreign Currency (based on transaction amount)	
Conversion Fee	2%
Conveyance in US Funds (no conversion necessary)	0.80%
Duplicate/Copy <i>Statement, Sales draft, VISA draft</i>	\$ 2.00
Replacement Card	FREE
Rush Replacement Card	
<i>Classic Card</i>	\$15.00
<i>Gold Card</i>	FREE
<i>Platinum Card</i>	FREE

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The same penalties apply on amounts prematurely withdrawn from a Certificate.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.

*FREE with a Loyalty Checking Plus relationship. See dcu.org for details. Also FREE to members age 12-22.

**In combination with other Regulation D transactions

† Some institutions may surcharge you for using their ATMs

Schedule of Fees and Service Charges

Effective July 1, 2009



BANKING – THE DCU WAY

Digital Federal Credit Union

220 Donald Lynch Boulevard • PO Box 9130

Marlborough, MA 01752-9130

508.263.6700 • 800.328.8797

dcu.org

dcu@dcu.org

TTY: 800.395.5146 (For Hearing Impaired Only)



BANKING – THE DCU WAY



GENERAL

Money Order \$1,000 max.	\$.75
American Express Travelers Cheques For Two	1.0% of total 1.5% of total
American Express Gift Cheque	\$ 2.50
Visa® Gift Card*	\$ 3.95
Deposited Check Returned <i>Collectible</i>	\$ 5.00
<i>Uncollectible</i>	\$30.00
ACH Return <i>NSF/Uncollected</i>	\$30.00
Stop Payment <i>DCU check, ACH and Bill Payer</i>	\$30.00
Current Demand Statement <i>1 FREE per month</i> <i>FREE on PC Branch</i>	\$ 2.00
Duplicate/Copy <i>DCU Check - 10 FREE per month</i> <i>FREE on PC Branch</i>	\$ 1.00
<i>Withdrawal slip</i>	\$ 1.00
<i>Deposited check</i>	\$ 2.50
<i>Statement</i>	\$ 1.00/page
Account Reconciliation/Research <i>Attorney fees billed separately</i>	\$15.00/hour
Immigration Letter (detailed)	\$15.00
Levy/Trustee Summons	\$20.00
Individual Retirement Account (IRA) <i>Savings, Money Market, Certificate</i>	FREE
Foreign Item Collection <i>Canadian-U.S. funds</i> <i>(Exchange fees may also apply)</i>	Collecting Bank Fee FREE
Incoming Wire Transfer	FREE
Outgoing Wire Transfer <i>Domestic</i>	\$10.00
<i>International</i> <i>(with at least a Loyalty Checking relationship.)</i>	\$30.00
<i>International</i> <i>(without Loyalty Checking relationship)</i>	\$50.00
Additional fees may be charged by the receiving institution	
CashEdge Funds Transfer Service <i>PayPeople</i>	\$ 2.00
<i>Standard Outgoing</i>	\$ 2.00
<i>Standard Incoming</i>	FREE
<i>Premium Incoming or Outgoing (next day)</i>	\$ 5.00
DCU Ltd Account Withdrawal <i>1 FREE per month</i>	\$25.00
Notary/Signature Guarantee	FREE
Courier Charge <i>Standard, Priority, Overnight, International</i>	\$15.00-\$35.00

GENERAL CONTINUED

PC Branch <i>Including Bill Payer</i>	FREE
PC Deposit Consumer Account	FREE
Business Account (<i>Sole Proprietor</i>)	FREE
Commercial Account (<i>LLC, Partnership, Corporation</i>) See PC Deposit disclosure agreement	
Business Account Deposit Volume Fee	\$.10/item
<i>First 20 items per deposit</i>	FREE
Inactive (2 yr.) Membership Fee	\$5.00/month
Locator Fee	\$15.00

OVERDRAFTS, CHECKS and CHECKING ACCOUNTS

Overdraft (item paid)	\$30.00
Nonsufficient Funds (NSF/uncollected) <i>Includes checks, line of credit checks, VISA drafts, ACH, DCU Check Card, and ATM withdrawals.</i>	\$30.00
Paid by Repost (2nd Attempt to Clear)	\$30.00
Automatic Overdraft Transfer <i>from Savings or Line of Credit</i> <i>Limit six per month from Savings**</i>	\$ 5.00/transfer
Collection of DCU Check	\$30.00
Temporary Checks	\$ 1.00/check
Check Order*	Printer's Charge
Monthly Fee DCU FREE Checking	NONE
Dividend Checking <i>If daily balance falls below \$2,500</i>	\$ 8.00
Premier Checking <i>If daily balance falls below \$10,000</i>	\$15.00
Premier Business Checking <i>If daily balance falls below \$20,000</i>	\$25.00

DCU's FREE Checking has no minimum balance requirements or monthly fees. The dividend structure and monthly fees on Dividend, Premier, and Premier Business Checking are based on the required minimum daily balances stated above.

ATM and Visa® CHECK CARD

ATM/Check Card Annual Fee	NONE
DCU ATM Transaction	FREE
Non-DCU ATM Transactions† <i>All deposits are FREE</i>	\$ 1.00
Non-DCU ATM Use with Loyalty Checking† <i>UNLIMITED with at least a Loyalty Checking relationship. Also FREE to members age 12-22.</i>	FREE
Surcharge reimbursed up to \$5.00/month with Loyalty Checking and for members age 12-22. Up to \$10.00/month with Loyalty Checking Plus.	
Point-of-Sale (POS) Transaction	FREE
Check Card Purchase	FREE
Foreign Currency Conversion Fee (based on transaction amount)	
Conversion Fee	2%
Conveyance in US Funds <i>(no conversion necessary)</i>	0.80%
Replacement Card	FREE
Rush Replacement Card	\$15.00