

DATCU

TRUTH-IN-SAVINGS FEE SCHEDULE

SERVICE	FEE
Free Services:	
AllPoint ATMs (Must be MVP)	No Charge
Bill Payment (Checking Account & E-Statements Required)	No Charge
DATCU ATMs	No Charge
E-Statements	No Charge
MasterCard Check Card® (Initial and Renewal Cards)	No Charge
Online Banking	No Charge

Account Fees:

Account Closing Fee (Within 180 Days of Opening; member share only)	\$ 25.00
Account History Printout	\$ 2.00 for page one \$ 1.00 each after
Bad Address Fee	\$ 5.00 Per Occurrence
Business/Organization Account Fee	\$ 25.00 per month*
*Fee waived for Business accounts that contain a signer who is a MVP, or maintains a daily balance of \$10,000.00 or more.	
*Fee waived for Organization accounts that are MVP members or contain a signer who is a MVP, the organization account has a \$1,000.00 minimum loan balance, or a daily balance of \$1,000.00 or more. If at any time during the month the balance in account drops below \$1,000.00 the fee will be charged.	
Cashier's Checks	\$ 5.00 Per Check
Incoming Wire Fee	\$5.00 per wire
Legal Processing (For all garnishments, levies, freezes)	\$ 75.00
Loose Coin Counting (Free for Kidz Club, Studentz, MVP, and Honor Society Accounts)†	5.00%
Maintenance Fee	\$ 5.00 Per Month
(If only one service (Share Savings 01) is utilized, for members age greater than 25 and less than 60, account balance is less than \$250 at any time during the month (first year – no charge) , and is in addition to any applicable Account Closing Fee)	
Money Orders	\$ 2.00 Per Check
Returned Payment Fee (Check, EFT, ACH)	\$ 32.00 Per Item
Statement Printout (Free at Touch Screen)	\$ 2.00 Per Month
Statement Reconciliation / Research	\$ 25.00 Per Hour
Telephone Service by Agent	\$ 2.00 Per Call

ATM Fees:

AllPoint ATM non MVP	\$ 2.00 Per Transaction
Non-DATCU owned	\$ 2.00 Per Transaction
Non-member using DATCU owned	\$ 3.00 Per Transaction
NOTICE – If you use an ATM machine that is not operated by DATCU, you may be charged a fee by the operator of the machine and/or by an automated transfer network in addition to the fee listed.	

Share Draft (Checking Account) Fees:

Bill Payment Check Copy Fee	\$10.00 Per Item
Bill Payment Services without E-Statements	\$5.95 Per Month
Bill Payment Stop Payment Fee	\$32.00 Per Item
Check Cashing Fee	1% of Check Amount
(Free for MVP Members, accounts with compensating balance, and checks under \$50.00)	Min \$5.00 Max \$20.00
Check Copy (2 Free per month)	\$ 2.00 Per Item
Check Printing Fee	Fee will vary
(Checks produce a carbonless copy as they are written to provide a duplicate for your records. Original checks are not returned. Unlimited check writing ability with no per check fee charged.)	
DATCU is not responsible for any errors or fees related to checks not ordered through us.	
Collection Items	\$20.00 + Fees
Exceeding Share Draft Limitations (Business/Organization Accounts)	\$0.25 Per Item over 300
Insufficient Funds (NSF)	\$32.00 Per Item
myFree Checking, Honor Society, Studentz Checking	No Charge
myInterest Checking Account	\$10.00 Per month
Non-Return Privilege Fee (NRP)	\$32.00 Per Item
Overdraft Protection Transfer	\$7.00 Per Transfer
Returned Deposit Item (Negotiated Check)	\$20.00 Per Item
Stop Payment Fee	\$32.00 Per Item
Temporary Checks (Sheet of four/ 12 Free at account opening)	\$ 2.00 Per Sheet

SEE BACK FOR TRUTH-IN-SAVINGS RATE SCHEDULE

Share Savings and Money Market Fees:

Money Market Draft Service Charge (If balance is below \$2,500.00 at any time during the month)	\$10.00 Per month
Share Minimum Balance: (Membership Fee)	\$25.00
Share Savings & Money Market – Exceeding Withdrawal Limitations (No more than 6) ²	\$10.00 Per Item

MasterCard Check Card & Credit Card Fees:

MasterCard Currency Conversion Fee	1% of each Transaction
MasterCard Issuer Cross-Border Fee	1% of each Transaction
Overdrawn Card Fee	\$32.00 Per Item
Replacement Card	\$5.00 Per Card
Returned Payment Fee (Check, EFT, ACH)	\$32.00 Per Item

¹To qualify for the DATCU Member Value Program (MVP), members must have an active DATCU Checking (10+ Transactions Per Month), E-Statements AND Aggregate Loan or Credit Card Balance of \$1,000+, or 10+ Card Transactions (debit or credit) per Month, or account maintains daily balance of \$5,000.00 or more. Honor Society Accounts are grandfathered accounts that are no longer offered as of January 1, 2012.

²Per federal regulations, the maximum number of remote transactions that can be made each calendar month on Money Market Draft and Share Savings Accounts is six (6) per account. Transactions made in person, by mail or at an ATM are not counted toward this limit.

DATCU TRUTH-IN-SAVINGS RATE SCHEDULE

Account	Dividend Rate	Yield (APY)
SHARE (SAVINGS) ACCOUNTS	0.30%	0.30%
IRA SAVINGS	0.30%	0.30%
APPLICABLE CHECKING ACCOUNTS	0.15%	0.15%
ULTIMATE ONE MONEY MARKET DRAFT ACCOUNT		
\$ 2,500 - \$ 9,999	0.35%	0.35%
\$10,000 - \$24,999	0.35%	0.35%
\$25,000 - \$49,999	0.40%	0.40%
\$50,000 +	0.45%	0.45%

THE RATES AND FEES CONTAINED IN THIS SCHEDULE ARE ACCURATE AS OF **SEPTEMBER 26, 2018**. RATES MAY INCREASE AT ANYTIME WITHOUT NOTICE.



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