



Truth in Savings Fee and Rate Disclosure

SERVICE	FEE
Account Fees:	
Account Closing Fee (Within 180 Days of Opening; member share only)	\$5.00
Maintenance Fee (If one service and balance less than \$250 anytime during month and over the age of 25)	\$ 5.00 Per Month
Account History Printout	\$ 1.00 per page
Statement Printout	\$ 2.00 Per Month
Statement Reconciliation / Research	\$ 25.00 Per Hour
Legal Processing (For all garnishments, levies, freezes)	\$ 75.00 per Item
Bad Address Fee	\$ 5.00 per Occurrence
Cashier's Checks	\$ 5.00 Per Check
Money Orders	\$ 2.00 Per Check
Incoming Wire Fee	\$5.00 per wire
Loose Coin Counting	5.00%
Check Cashing Fee	1% of Check Amount
(Free for accounts with compensating balance, and checks under \$50.00)	Min \$5.00 Max \$20.00
Returned Deposit Item (Negotiated Check)	\$32.00 Per Item
Returned Payment Fee (Check, EFT, ACH)	\$ 32.00 Per Item
Insufficient Funds (NSF)	\$32.00 Per Item/Per
Max of 4 per day	Presentment
Telephone Service by Agent	\$ 2.00 Per Call
Business/Organization Account Fee	\$ 25.00 per month*
*Fee will be charged when Business/Organization accounts have over 200 aggregated items per month	
Exceeding Share and Share Draft Limitations (Business/Organization Accounts)	\$0.25 Per Item over 200
ATM Fees:	
Non-DATCU owned	\$ 2.00 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 Copy (2 Free per month)	\$ 2.00 Per Item
Collection Items	\$20.00 + Fees
Non-Return Privilege Fee (NRP)	\$32.00 Per Item
*No fee will be charged if account goes negative less than \$10.00	
Stop Payment Fee	\$32.00 Per Item
Temporary Checks	\$ 2.00 Per Sheet
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 Savings & Money Market – Exceeding Withdrawal Limitations (No more than 6) ¹	\$10.00 Per Item
Share Minimum Balance: (Membership Fee)	\$5.00
¹ Per 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 Debit & Credit Card Fees:	
Currency Conversion Fee	1% of each Transaction
Card Issuer Cross-Border Fee	1% of each Transaction
Replacement Card	\$20.00 Per Card
Returned Payment Fee (Check, EFT, ACH)	\$32.00 Per Item
Overdrawn Card Fee	\$32.00 Per Item/Per Presentment

TRUTH-IN-SAVINGS RATE SCHEDULE

Current rates can be found at <https://www.datcu.org/Resources/Rates>

THE RATES AND FEES CONTAINED IN THIS SCHEDULE ARE ACCURATE AS OF April 05, 2022.
RATES MAY CHANGE AT ANYTIME WITHOUT NOTICE.

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