



# Dannemora Federal Credit Union

## Fee Schedule

Effective 4/13/2017

SHARE ACCOUNT FEES	DANNEMORA	FEDERAL CU
Returned item fee		\$15.00
Dormant Account fee per month (after 12 months)		\$5.00
Counter Draft to non-member		\$2.00
Check cashing fee (non-member, 3rd party)		\$7.00
<b>SHARE DRAFT ACCOUNT FEES</b>		
NSF transfer from Share		\$5.00
NSF/Overdraft (each debit or draft paid)		\$27.50
Stop Payments (all items)		\$15.00
Release Stop Payment		\$5.00
Deposited Item Return Fee		\$15.00
Copy of Draft		\$5.00
Courtesy Overdraft Protection*		\$27.50
Business account (monthly fee if avg balance is below \$2500)		\$5.00
<b>ELECTRONIC FUNDS TRANSFER FEES</b>		
ACH Stop Payment		\$15.00
ACH NSF/Overdraft fee		\$27.50
ACH NSF Transfer from Shares		\$5.00
Debit Card Transfer from Shares		\$5.00
Debit Card NSF/Overdraft fee		\$27.50
Debit Card Replacement fee		\$5.00
Electronic Bill Pay		Free
Mobile Banking		Free
<b>OTHER SERVICE FEES (applicable to all accounts)</b>		
Copy of Draft/Certified check		\$5.00
Money Order		\$1.00
Fax fee - per page		\$1.00
Check Protest fee		\$20.00
Returned Mail-Address Change fee		\$5.00
Statement Copy fee - per page printed		\$1.00
Account Activity Printout - per page printed		\$1.00
Wire Transfer -(outgoing) domestic		\$15.00
Account Research/Reconciliation (per hour)		\$20.00
Account Closed Within 60 Day of Opening		\$25.00
Reporting Abandoned Property/Legal Processing fee		\$50.00
Safe Deposit Boxes	\$25.00/\$35.00	\$40.00/\$50.00

<b>LOAN LATE FEES</b>		
Consumer loans (15 day grace period)	2% of payment	\$4.00 minimum
		\$30.00 maximum
Residential Loans (late fee after 15 days)		2% of payment
Loan Cancellation fee		\$25.00
Visa Credit Cards (10 day grace period)		\$10.00

\*Payment by the credit union is a discretionary courtesy and not a right of the member or an obligation of the credit union. This privilege for consumer share draft accounts will be limited to a maximum amount of \$500 overdraft (negative) balance. Transaction types that are eligible for Courtesy Overdraft Protection include and are limited to: ACH Transactions, Drafts, and On-Us Checks at the Teller Counter. You must bring your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours. The credit union, in its discretion, can cancel this protection and cease paying overdrafts at any time without prior notice of reason or cause. Account must be open for 20 days before you can become eligible for Courtesy Account Protection.