



Dannemora Federal Credit Union

Fee Schedule

Effective 1/31/2018		DANNEMORA FEDERAL CU
SHARE ACCOUNT FEES		
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
SHARE DRAFT ACCOUNT FEES		
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
ELECTRONIC FUNDS TRANSFER FEES		
ACH Stop Payment		\$15.00
ACH NSF/Overdraft fee	For each time check, ACH or debit transfer (and any other type of item) is presented or payment is otherwise requested.	\$27.50
ACH NSF Transfer from Shares	For each time check, ACH or debit transfer (and any other type of item) is presented or payment is otherwise requested.	\$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
OTHER SERVICE FEES (applicable to all accounts)		
Copy of Draft/Certified check		\$5.00
Money Order		\$1.00
Foreign Item Processing	Per item	\$10.00
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

LOAN LATE FEES

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-U's 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.