

DIVERSIFIED MEMBERS CREDIT UNION FEE SCHEDULE		Effective March 1, 2015
<b>ACH/EFT &amp; DRAFT FEES:</b>		
NSF-NON Sufficient Funds & Courtesy Pay (per item)	\$28.00	
NSF (per item) Next Day Deposit	\$15.00	
Stop Payment (per item)	\$28.00	
Transfer Overdraft from Savings	\$3.00	
Check Copies (Free through It's Me 247)	\$5.00	Through Online banking
Temporary Checks (other than new accounts)	\$3.00	For 2 Sheets or 8 Checks
<b>ATM/DEBIT CARD FEES:</b>		
PIN Transactions (6 Free per Month- ATM or purchase)	\$1.00	
ATM Deposits, Transfers & Inquires	Free	
ATM/Debit Card Replacement	\$5.00	
ATM Withdrawal-Non-Sufficient Funds (NSF)	\$28.00	
ATM/Debit PIN Replacement	\$3.00	
<b>VISA CREDIT CARDS:</b>		
VISA Non-Sufficient Funds (NSF) Payment	\$25.00	
VISA Late Charge	\$25.00	
VISA Over the Limit Fee	\$25.00	
<b>VISA TRAVEL CARDS</b>		
VISA Travel cards(denominations of \$100.00-\$3,000.00)	\$8.00	
VISA Travel Card Reload Fee	\$2.95	
VISA Travel Companion Card	\$3.95	
VISA Travel Point of Sale	\$0.50	
VISA Gift Cards (Denominations of \$10.00-\$1,000.00)	\$3.50	
<b>CONSUMER LOANS:</b>		
Loan Title Filing	\$15.00	
CARFAX Report	\$15.00	
Late Payment Charge (after 21 days)	\$20.00	
Loan Reapplication (within 3 months)	\$10.00	Refunded if Approved
<b>MISCELLANEOUS FEES:</b>		
Money Order (up to \$1,000.00)	\$1.00	
Christmas Club Withdrawal (one free per year)	\$10.00	
Statement Copy (Free though It's Me 247)	\$3.00	
Garnishments and Levies (Processing fee)	\$50.00	
Subpoenas (per hour) Minimum \$50.00	\$25.00	Plus \$1.00 per page copy fee
Account Research (per hour) Minimum \$25.00	\$25.00	
Dormant Account (after 12 months inactivity)	\$5.00	Monthly
Close Account (if less than 6 months old)	\$10.00	
Returned Mail (without forwarding address)	\$10.00	
Stop & Reissue Corporate Checks	\$15.00	
Corporate Checks for Bills	\$1.00	Free if Payable to Member
Returned Deposit Item (per item)	\$12.00	
Returned Deposit Item if on self-account	\$28.00	
Notary Service for Non-Members	\$10.00	
Cashier's Check	\$2.00	
Wire Transfers-Outgoing	\$15.00	
Mortgage Verifications	\$2.00	
Account History (per page)	\$1.00	Free through It's Me 247
Fax per Page (domestic only)	\$1.00	
Photocopies (per page)	\$0.25	
Check Cashing (Free w/\$50 min. share bal.)	\$3.00	Or Free with Direct Deposit
Corp/Cashier Checks & Money Orders Cashing	\$5.00	For Non-Members- \$500 or less
" " " " "	\$10.00	Over \$500 & Less than \$1,000
" " " " "	\$25.00	\$1,000 and over
<b>HOME BANKING FEES:</b>		
It's Me 247 Online Home Banking Only	Free	
CU*@EasyPay Online Bill Paying	Free	
Dormant On-Line Bill Pay (no payment in 90 days)	\$3.00	Per Month
CU*Talk-Telephone Banking	Free	
*There is a freeze on ATM & Debit cards when an account is negative or a loan is delinquent more than 15 days.		