

Dakota Plains Federal Credit Union Fee Schedule

07-01-2011

CONSUMER DEPOSIT ACCOUNT FEE ITEM

Check Printing	
Stop a re-occurring Debit Card Transaction	
Automatic Transfer of Funds (from share to share 5 free per month)	
Account to Account Transfer Fee (automated waived)	
Non-sufficient Funds [in excess of \$1.00] (each debit or draft paid or returned)	
Returned Deposit Item	
Counter Checks [4 per page] (first 8 free with new account)	
Negative Balance Fee (each 10 day period account remains negative)	
Stop Payment (Check/draft & ACH)	
Copy of Original Check/Draft (no charge for lost or stolen)	
Collection Item (incoming)	
Account Reconciliation (after 1 st time-for each month reconciled)	
Images of Drafts Sent Monthly	
Paper Statement Fee (on new accounts)	
Check cashing fee (if only one account with \$25.00 or less) (over the age of 18)	
Dormant account fee (each year after 24 months of no activity)	

FEE AMOUNT

Varies by style
\$35.00
\$5.00
\$1.00 per transfer
\$28.00
\$5.00/item
\$1.00/page
\$30.00
\$25.00 each
\$2.50
\$5.00
\$25.00/month
\$4.50/month
\$1.00/month
\$5.00
\$10.00

HOW TO AVOID/REDUCE THIS FEE

Use Debit Card or PC Banking Bill Pay
Use direct EFT from account
Transfer funds via PC Banking
Transfer funds via PC Banking
Link savings account or Line of Credit
Unavoidable
Unavoidable
Link savings account or Line of Credit
Unavoidable
Obtain via PC Banking
Unavoidable
Reconcile yourself
Obtain via PC Banking
Sign-up for e-statements
Increase deposit account balance
Deposit/Withdraw once per year

OTHER FEE ITEMS CONSUMER OR BUSINESS ACCOUNTS

Statement Copy/Account History	
Cashier's Check/Money Order/Teller's Check	
ACH Origination set-up	
Account Records Search	
Foreign Card Cash Advances (no fee for rebate, unemployment or child support)\$5.00	
Safe Deposit Box Fees – Hettinger only (varies by size)	
Safe Deposit Box Late Payment (after 10 days past due)	
Debit Card Replacement (per card)	
Teller Check Delivery	
Wire Transfer (outgoing domestic)	
Wire Transfer (outgoing international)	

FEE AMOUNT

\$1.00 per page
\$5.00 each
\$10.00
\$25.00/hr
\$15.00/\$20.00/\$25.00
\$5.00
\$10.00
\$15.00
\$15.00
\$35.00

HOW TO AVOID/REDUCE THIS FEE

Obtain via PC Banking
Unavoidable
Unavoidable
Download files regularly via PC Banking
Unavoidable
Unavoidable
Pay rental fee on time
Unavoidable
Unavoidable
Unavoidable
Unavoidable

OTHER FEE ITEM CONSUMER OR BUSINESS ACCOUNTS con't

Western Union Wire (outgoing domestic)	
Western Union Wire (outgoing international)	
Fax Service (outgoing/incoming)	
Photo Copy	
Dormant Account Fee (after no activity for 24 months)	
Levies & Garnishments (fees taken before account frozen)	
Returned Statement	
Inactive online bill payment	
Accounts Closed within 90 days of opening	
Coin Counting Non-Member	

FEE AMOUNT

\$25.00
\$45.00
\$1.00/page
\$0.25/copy
\$10.00/year
\$25.00
\$3.00/statement
\$5.00/month
\$25.00
\$5.00 per \$100.00 (\$5.00 min)

HOW TO AVOID/REDUCE THIS FEE

Unavoidable
Unavoidable
Unavoidable
Unavoidable
Deposit/Withdraw once per year
Unavoidable
Keep us informed of your address
Pay at least one bill/month online
Keep account open for minimum time
Open a membership

VISA FEE ITEM

Past due	
Over limit	
Card replacement (per card)	

FEE AMOUNT

\$25.00 (maximum)
\$25.00 (maximum)
\$10.00

HOW TO AVOID/REDUCE THIS FEE

Pay per service agreement
Stay under agreed limit
Unavoidable

CONSUMER LOAN FEE ITEM

Christmas Loan Application (paid at time of application)	
Loan Application (paid at time of application)	
Subsequent Action Form (loan modification)	
Loan Late (10 days past due)	
Residential Real Estate Loan Origination (paid at closing)	
Flood Determination (paid at closing)	
Construction Loan Inspection (paid at each inspection)	
Real Estate Credit Report Fee (paid at time of application)	
Other Applicable Closing Costs	

FEE AMOUNT

\$25.00
\$25.00
\$25.00
\$25.00(or 5% of loan pmt) (greater of two)
1% of the loan amount
\$25.00
\$75.00 min/inspection
\$40.00
to be determined

HOW TO AVOID/REDUCE THIS FEE

Unavoidable
Unavoidable
Unavoidable
Pay per agreement
Unavoidable
Unavoidable
Unavoidable
Unavoidable
Unavoidable