



Rate and Fee Schedule

Effective February 17, 2025

Highlighted changes noted below.

The following fees are for Share Accounts, Share Draft Accounts, Debit Cards and miscellaneous services offered by Dupaco Community Credit Union. This fee schedule is non-inclusive and is subject to change by approval from the Board of Directors. Please check with a loan officer regarding fees for mortgage, consumer loans and credit cards. Please let us know if you have any questions or concerns about our fees and charges.

MISCELLANEOUS FEES AND CHARGES

Deposit Services Consumer	
Membership - reopening within six months of closing	\$25.00
Inactive account (Dupaco closed, send check)	\$25.00
Abandoned account fee - unclaimed share fee before escheating to the state	\$50.00
New account closed prior to six months from open date	\$25.00
Stop payment (check, ACH, & bill pay)	\$30.00* per item
Consumer overdrafts (paid items)	\$30.00 per item *You will not be charged an overdraft fee if we pay an overdraft transaction that is less than \$5.00. Maximum charge of one fee per day.
Temporary drafts	\$5.00* each
Identity Theft Protection	\$1.95 per month
Deposit Services Business	
Special statement handling	\$5.00* each
Dupaco deposit zipper bag	\$5.00
Locked zipper bag	\$35.00
Business stamp - self-inking	\$16.00*
Business stamp - rubber	\$9.00*
Rolled coin	\$0.10 per roll
Sweep Fee	\$10.00* per month
Analysis checking monthly fee	\$10.00* per month
Analysis checking per item fee for checks paid and items deposited	\$0.15* per item
Analysis checking per item fee for ACH	\$0.10* per item
Merchant Visa processing fees	Price varies
Business Overdrafts (paid items)	\$30.00 per item *You will not be charged an overdraft fee if we pay an overdraft transaction that is less than \$5.00. Maximum charge of one fee per day.
Teller and Cash Handling Service Charges	
Self Service coin counting	Free for members, 5%* of total for non-members or not deposited
Money orders	\$5.00*each
Certified draft	\$5.00*each

Official check	\$5.00* each
Incoming wire transfer	\$10.00
Domestic wire	\$25.00 each
International wire transfer	\$55.00 each
Foreign currency exchange fee (includes Canadian checks)	\$35.00
Staff assisted phone balance inquiry (after 8 free per month)	\$5.00* per inquiry
Check-cashing fee (non member)	\$8.00 each
Debit Card Service Charges	
Debit card transactions at Dupaco ATMs	Free
Non-Dupaco ATM usage (after 8 free per month)	\$0.50* per transaction/balance inquiry (ATM surcharges may apply)
Rush fee for debit card	\$50.00*
Foreign transaction fee	1% of Amount
<i>For fees on our Visa credit cards, please refer to the disclosures provided when the account was opened or our monthly statement.</i>	
Online Service Charges	
Per bill paid or attempted to pay (Free if signed up for e-statements)	\$0.50*
Research Fees	
Account research or reconciliation fee	\$25.00* per hour
Undeliverable statement fee/address correction	\$5.00
Fax (inside continental U.S.)	\$5.00*
Document copy fee	\$1.00*
Other Service Charges	
Signature guarantee	Available at no charge for members only
Notary services	\$10.00 for non-members
Processing fee for payment using a card (phone)	\$15.00
Processing fee for payments using a card (online)	\$9.00
Garnishment	\$50.00
Levy fee	\$25.00
Child support fee	\$10.00
Safe-Deposit Box	
Safe deposit box past due late fee	\$10.00
Re-key box due to lost key	\$100.00
Drill box open	\$175.00
Safe deposit box 3 X 5 X 21	\$25.00
Safe deposit box 5 X 5 X 21	\$35.00
Safe deposit box 3 X 10 X 21	\$40.00
Safe deposit box 5 X 10 X 21	\$60.00
Safe deposit box 10 X 10 X 21	\$100.00
* Sales tax may apply.	

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

ACH Transfer to Another Financial

If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs.
- We will charge \$30.00 per item for each stop-payment order for preauthorized transfers.

Direct Deposit

If you have this EFT service, the following limitations and fees will apply to your account:

- We do not charge for any preauthorized EFTs.
- We will charge \$30.00 plus tax for each stop-payment order for preauthorized transfers.

COMMON FEATURES

Bylaw Requirements. You must complete payment of one share in a Savings (Share) account as a condition of admission to membership.

Par Value of Shares. The par value of a share in the credit union is \$25.00.

Nature of Dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Not applicable to term share or share certificate accounts.

National Credit Union Share Insurance Fund. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.