



**DAYMET CREDIT UNION, INC.  
RATE & FEE SCHEDULE**

**Share and Checking Account Fees**

Returned Deposit Item.....	\$30.00
Non-Sufficient Funds - each transaction .....	\$30.00
Overdraft - each paid (max of 3 charges per day).....	\$30.00
Stop Payments .....	\$30.00
Copy of Check/Deposit.....	\$5.00
Counter Checks made payable to a non member .....	\$5.00
Statement Printout (per statement) .....	\$5.00
Incorrect Address.....	\$5.00
Garnishments/Levies.....	\$35.00
Account Research.....	\$20/hr, \$20/min
Account Reconciliation.....	\$20/hr, \$20/min
Acct closed within 90 days of opening.....	\$35.00
Acct reopened within 90 days of closing .....	\$35.00
Photocopy.....	\$.05 per page
Credit Union close account.....	\$35.00
Automatic overdraft protection transfer .....	\$3.00

**ATM/Check Card Fees**

Replace lost ATM card.....	\$15.00
Replace inactive ATM card (not used in 6 months) .....	\$15.00
ATM Fees - 8 transactions or less per month .....	Free
ATM Fees - over 8 transactions per month.....	\$1.00 each
ATM Surcharge (Star Network) .....	\$3.50

**Miscellaneous Fees**

Money Orders.....	\$3.00
Wire Transfer - incoming .....	\$25.00
Wire Transfer - outgoing .....	\$25.00
Fax - first page.....	\$2.00
Fax - second page or more.....	\$1.00 per page

**Check Cashing:**

If you have an account balance less than \$300.00 and no loan or certificate .....	\$5.00
Paper Statement (per month).....	\$4.00
Dormant Account Fee (per month) .....	\$5.00

(An account is considered dormant if for one year no withdrawals or deposits have been made to the account, and the account balance is less than \$300.00 unless the member is under 18 years of age.)

Member NCUA. Equal Opportunity Lender.

Effective Date 12-2016