

DESERT COMMUNITIES FEDERAL CREDIT UNION

305 "D" Street, Needles, CA 92363
P.O. BOX 918, Needles, CA 92363
(760) 326-2942

FEE SCHEDULE

Effective October 1, 2009

GENERAL FEES

Membership Fee (<i>One time only</i>)	\$1.00
Account Reconciliation Fee (<i>First time free</i>)	\$25.00 per hour
Outgoing Domestic Wire Transfer Fee	\$20.00
Outgoing International Wire Transfer Fee	\$50.00
Stop Payment Order	\$10.00 each
Money Orders	\$2.00 each
Travelers Checks	\$1.00 for each \$100
Gift Checks	\$2.50 each
Teller Checks	\$5.00 each
<i>(Non-Profit Organizations receive 2 free per month)</i>	
Stop Payment Lost, Stolen, Destroyed Teller Check.	\$10.00
Fax Fee	\$5.00 each
Closure of Account within 90 Days of Opening	\$25.00
Copy of Statement.	\$5.00 each
Return Mail Fee (<i>Failure to notify of address change</i>)	\$10.00
Address Locator Fee	\$15.00
Escheat Notification.	\$2.00
Legal Processing of garnishment, levy, or subpoena.	\$50.00
Christmas Club Early Withdrawal Fee	\$5.00
<i>(Option to reopen)</i>	
Dormant Account Fee	\$5.00 per qtr
<i>(Inactive Account for 1 year)</i>	
Duplicate Lien Release	\$20.00
Domestic Collections (<i>Incoming or Outgoing</i>)	\$12.00 each
Account Research Fee.	\$25.00
Verification of Deposit (<i>Foreign inquiries</i>).	\$12.00

SHARE DRAFT ACCOUNTS

Minimum Balance Fee.	\$6.00
<i>(If daily balance is below \$500 or no recurring monthly direct deposit)</i>	
Insufficient Funds Fee	\$25.00
Insufficient Funds Transfer Fee	\$5.00
<i>(Transfer from savings)</i>	
Returned Deposited Third Party Check	\$25.00
Returned Deposited Personal Check	\$25.00
Stop Payment Order	\$10.00
Draft Copy	\$2.00 per draft
<i>(First 2 free each statement period)</i>	

Check Printing Fee At Cost
Account History \$1.00 per page

INSURED MONEY MARKET ACCOUNTS

Minimum Balance Fee \$6
(If daily balance is below \$2,500)
Check Printing Fee Free
(Pre-selected checks only available)

ATM CARD AND VISA DEBIT CARDS

Withdrawals \$1.00 each
(First 10 free per month)
Transfers and Balance Inquiries \$0.50 per transaction
POS Transactions \$0.50 per transaction
Replacement of Lost or Stolen ATM/Debit Card \$10.00
Additional Card \$5.00

HOME BANKING FEES

Internet Account Access Only No Charge
Internet Account Access
with Bill Pay Services \$5.00 per month
(Waived with recurring monthly direct deposit)