



# CURRENT FEES & CHARGES

SAVINGS & CHECKING ACCOUNT FEES	
Minimum Balance Fee if account falls below the minimum stated:	
Membership Savings Account ( <i>\$5 minimum balance</i> )	\$1.00/mo
Premier Checking ( <i>\$1,000 minimum balance</i> )	\$15.00/mo
Business Accounts & DBAs with a Checking Account	\$10.00/mo
Business Accounts who deposit greater than \$25,000 cash per month will be charged \$0.30 per \$100 over the \$25,000 each month of occurrence	
Daily Negative Balance – Charged daily to a Checking Account when the balance is less than \$0	\$5.00/day
Closed Account – For Membership closed within 90 days of opening	\$5.00
Inactive Membership Account – Charged monthly to the Savings Account with no activity in the last 12 months or more	\$12.00/mo
Inactive Checking Account – Charged monthly to the Checking Account with no activity in the last 12 months or more	\$12.00/mo
Dormant Account – Charged monthly to the Savings Account with no activity in the last 24 months or more	\$12.00/mo
Unclaimed Property Account – Charged to an account before funds are transferred to the State of Illinois after three years of inactivity	\$50.00
Paper Statement Processing – Charged monthly to Members with Online Banking and any type of Checking Account whom receive paper statements (Online Statements are free)	\$5.00/mo
Check Cashing – Charged to Members with only a Savings Account (no other sub-accounts)	\$10.00/check
Personalized Checks	Prices vary
Money Market Account Checks	Prices vary
Check Copy	\$5.00 each
Deposit check returned Non-Sufficient Funds (NSF)	\$30.00 each
Non-Sufficient Funds Fee for paper check or any electronic debit. For transactions \$0.01-\$29.99, the fee is the amount of transaction. For transactions \$30.00 or more, the fee is \$30.00 each.	
Overdraft Fee for paper check or any qualifying electronic debit. For transactions \$0.01-\$29.99, the fee is the amount of transaction. For transactions \$30.00 or more, the fee is \$30.00 each.	
Fee to transfer funds from Savings to cover items clearing from your Checking Account; no fee for transfers under \$5.00	\$3.00/day

Stop Payment	\$30.00 each
Deposit of foreign check(s); additional processing fees may be charged	\$40.00 each
All ATM withdrawals at non-DuPage Credit Union ATMs are free	
ATM Empty Envelope Deposit	\$50.00 each
Debit Card replacement (includes lost or damaged cards)	\$10.00 each
Check Clearing – Accounts clearing more than 200 checks per month will receive a \$0.10 per check clearing fee	

### ONLINE BANKING & BILL PAY FEES

Inactive Online Bill Pay (no bills paid for one month)	\$5.00/mo
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### SERVICE FEES

Visa® Gift Card	\$3.95/card <sup>1</sup>
Visa® Reloadable Card	\$6.95/card <sup>1</sup>
Visa® Travel Card	\$7.95/card <sup>1</sup>
Cashier's Check	\$5.00 each
Official DuPage Withdrawal Check	\$3.00 each
Money Order	\$3.50 each
Account Research – Minimum One Hour	\$25.00/hour
History Printout or Statement of Account	\$15.00/request
Domestic Wire Transfer	Up to \$25.00 each
Special Item Handling (Citations, Levies, Garnishments, etc.) – Minimum One Hour	\$50.00/hour
Bad Address/Returned Mail	\$10.00/mo
Express Mail	\$35.00 each

1. Other fees may apply



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
 **AMERICAN SHARE INSURANCE**  
 By members' choice, this institution is not federally insured.