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CURRENT FEES & CHARGES

SAVINGS AND CHECKING ACCOUNT FEES

- Minimum Balance Fee if account falls below the minimum stated:
 - Membership Savings Account (\$5 minimum balance) \$1.00/mo.
 - Future Generation Savings Account (\$5 minimum balance) \$1.00/mo.
 - Now Generation Savings Account (\$5 minimum balance) \$1.00/mo.
 - Premier Checking (\$1,000 minimum balance) \$15.00/mo.
 - Wealth Management Savings Account (\$5 minimum balance) . . . \$1.00/mo.
 - Bank On Your Own Savings Account (\$5 minimum balance) \$1.00/mo.
 - Money Market Account (\$500 minimum balance) \$5.00/mo.
- Business Accounts and DBAs with a Checking Account \$10.00/mo.
- Business Accounts who deposit greater than \$25,000 cash per month will be charged \$.30 per \$100 over the \$25,000 each month of occurrence.
- Daily Negative Balance Fee – Charged daily to a Checking Account when the balance is less than \$0 \$5.00/day
- Closed Account Fee – For Membership closed within 90 days of opening \$5.00
- Unclaimed Property Account Fee – Charged to an account before funds are transferred to the State of Illinois after five years of inactivity. \$25.00
- Inactive Membership Account Fee – Charged monthly to the Savings Account with no activity in the last 12 months or more \$12.00/mo.
- Dormant Account Fee – Charged monthly to a savings account with no activity for 24 months or more \$12.00/mo.
- Inactive Checking Account Fee – Charged monthly to all Checking Accounts with no activity in the last 12 months or more \$12.00/mo.
- Paper Statement Processing Fee – Charged monthly to Members with Online Banking and any type of Checking Account who receive Paper Statements (Online Statements are FREE) \$3.00/mo.
- Check Cashing Fee – Charged to Members with only a Savings Account (no other sub-accounts) \$10.00/check
- Check Printing Order Prices vary
- Money Market Account Checks Prices vary
- Check copy \$5.00 each
- Deposit check returned Non-Sufficient Funds (NSF) \$35.00 each
- Non-Sufficient Funds fee for paper check or any electronic debit \$35.00 each
- Overdraft Fee for paper check or any qualifying electronic debit. \$35.00 each
- Stop Payment Fee \$30.00 each
- Fee to transfer funds from Savings to cover items clearing from your checking account \$7.00 each

- Deposit of foreign check(s)
(additional processing fees may be charged) \$40.00 each
- ATM Transfers and Balance Inquiries \$1.00 each
- ATM withdrawals (first six withdrawals in a monthly cycle
are free at non-DuPage Credit Union ATMs) \$1.00 each after six
- Bank On Your Own ATM withdrawals (first ten withdrawals in a
monthly cycle are FREE) \$1.00 each thereafter
- Student Checking – No ATM transaction fees from
DuPage Credit Union
- ATM Empty Envelope Deposit Fee \$30.00
- Debit Card replacement
(includes lost or damaged cards) \$10.00 each

ONLINE BANKING & BILL PAY FEES

- Online Bill Pay Inactive Fee
(no bills paid for one month) \$5.00/mo.

WEALTH MANAGEMENT ACCOUNT FEES

- Minimum Balance Fee if aggregate savings and loan balances fall
below \$50,000 on the last day of the month \$25.00/mo.
- All ATM withdrawals at non-DuPage Credit Union ATMs are FREE
- Wealth Management Account holders receive FREE Check
Copies, Cashier's Checks, Money Orders and Statement History.
All other Savings and Checking Account Fees apply.
- Visa® Travel Card for Wealth Management
Account holders FREE¹

SERVICE FEES

- Visa Gift Card \$3.95¹
- Visa Reloadable Card \$6.95¹
- Visa Travel Card \$7.95¹
- Cashier's Check \$5.00 each
- Official DuPage Withdrawal Check \$3.00 each
- Money Order Fee. \$3.50 each
- Account Research Fee – Minimum one hour. \$25.00/hour
- History printout or statement of account \$15.00/request
- Domestic Wire Transfer Fee. \$25.00
- Special Item Handling (Citations, Levies, Garnishments, etc.) –
Minimum one hour \$50.00/hour
- Coin handling Fee 2% of total
- Bad Address/Returned Mail Fee \$5.00/mo.
- Express Mail Fee. \$35.00

1. Other fees apply.



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