

Deer Valley Credit Union FEE SCHEDULE – Revised July 1, 2010

Service	Fee
Account Balancing Assistance	\$25.00 per hour; one-hour minimum
Account Research	\$25.00 per hour; one-hour minimum
Bad Address	\$5.00 per month
Business Checking Service Charge	\$7.00 per month, waived with \$10,000 average monthly balance
Business Check Items Deposited	0-50 = free, 51-500 = \$.20 per item, +500 = \$.25 per item, per month
Business Coin & Currency	1% of the order
Business Payroll Services	
Initial Setup	\$100.00; includes one (1) month of technical support
Monthly Access	\$ 20.00 per month
Technical Support	\$ 50.00 per month; only billed for months used
Check Copy*	\$1.00 per item
Check Printing	Cost will vary based on check selection
Collection Items	Charged at cost plus 20%
Counter Check*	Five (5) free per month; \$2.00 per check thereafter
Dormant Account (savings only)	\$10.00 per month if no activity for one (1) year. This will be waived if you meet any of the following conditions: 1) You are under 18 years of age. 2) You have an active loan, credit card or share certificate. 3) The aggregate balance of your share accounts exceeds \$500.00.
Escheated Account	\$100.00
Excessive Transaction Fee – Applies only to Savings, Money Market and Business Money Market Accounts	Six (6) free transfers/electronic withdrawals per statement cycle. \$5.00 per transaction thereafter.
Foreign ATM Usage	No fee is charged for the use of an ATM owned by us. At Non-DVCU owned ATMs, the fee is \$1.00 per transaction over four (4) per month. Other institutions may assess a fee when you use their ATM.
Garnishments, Executions, and Levies	\$1.00 per copy and/or \$25.00 per hour, one-hour minimum
Late Payment	\$20.00 per month when a payment is not received within ten (10) days of the payment due date.
Night Deposit Bag with lock	\$25.00 per bag
Overdraft Fee	\$28.00 per paid item. If you do not have available funds in your account to cover an item, we may pay the item and overdraw your account (an overdraft item). "Items" include overdrafts created by check, in person withdrawals, ATM withdrawals, or other electronic means.
Return Fee	\$28.00 per returned item. If you do not have available funds in your account to cover an item we may return the item unpaid (a returned item). "Items" include checks and other electronic payments.
Remote Deposits Adjustment	\$5.00 per item
Returned Deposited Item	\$25.00 per Member Item \$10.00 per Third Party Check
Safe Deposit Boxes	3" x 10" - \$25.00 5" x 10" - \$35.00 10" x 10" - \$70.00
Stop Payment	\$25.00 per member item or per official item
Travelers Cheques*	
U.S. Amex Gift Cheques	\$1.50 per gift cheque
U.S. Amex Single	\$1.00 per \$100.00
U.S. Amex Cheques for Two	\$1.50 per \$100.00
Foreign	Per schedule/exchange rate
Value Checking Account Monthly Service Fee	\$5.00 per month. Fee is waived if average daily balance is \$500.00 or more or if enrolled in eStatements.
Visa® Draft Copy or Express Mailed Card	Charged at cost
Visa® Instant Issued Card	\$5.00 per card
Visa® International Transaction Fee	1% on all international transactions
Wires (Outgoing)	
Domestic (U.S.)	\$15.00
International	\$35.00
Zipper Bag	\$5.00 per bag

*Waived for Prime Value Members

Please refer to [Important Account Information](#) For Our Members for account terms and conditions.