

DVA Federal Credit Union

Schedule of Fees

Effective May 15, 2011

Share Draft (Checking) Account

| | |
|----------------------------|---------|
| Return Item | \$28.00 |
| Overdraft Privilege | \$28.00 |
| Stop Payment | \$15.00 |
| Photocopy of Draft (check) | \$5.00 |

ATM/VISA Debit Card Services

| | |
|---|---------|
| Lost Card Replacement | \$5.00 |
| ATM Overdraft | \$28.00 |
| Transactions at DVA FCU Owned ATMs | Free |
| Transactions at Other ATMs (first 5 free) | \$1.00 |
| Inquiries at All ATMs | \$1.00 |

General Fees

| | |
|---|------------------|
| Loan Late Payment | \$25.00 Flat Fee |
| Wire Transfers (outgoing) | \$15.00 |
| Wire Transfer (incoming) | Free |
| Wire Transfer (overseas) | \$40.00 |
| American Express Travelers Cheques | 1% of total |
| Money Orders | \$1.00 |
| Cashiers Checks | \$5.00 |
| Dormant Statement | \$5.00/month |
| Bad Address | \$5.00 |
| Duplicate Statement | \$5.00 |
| Account History Printout | .25 per 1/3 page |
| Account Research | \$25.00/hour |
| Garnishment, Levy of Subpoena | \$100.00 |
| Returned Deposit of Payment Items | \$25.00 |
| Account Closing within First Six Months | \$10.00 |
| Paper Statement | \$1.00 |
| Senior or Youth Account Paper Statement | Free |

Visa Credit Cards

| | |
|--|---------|
| Visa Credit Card Annual Fee | None |
| Cash Advance-Members (charged by Visa) | \$1.00 |
| Cash Advance-Non-Members | \$10.00 |
| Lost Card Replacement | \$5.00 |
| Copy of Credit Card Sales Draft | \$5.00 |
| Return Check | \$28.00 |
| Late Payment | \$25.00 |
| Over the Limit | \$25.00 |
| Visa Gift Card | \$2.50 |

Electronic Services

| | |
|--------------------------|------|
| Online Banking | Free |
| Bill Payment | Free |
| CU Call Telephone Center | Free |

DVA Federal Credit Union Products and Services

FREE Products and Services

- FREE Checking with NO minimum balance requirement
- FREE online banking
- FREE bill payment
- FREE checks
- FREE Visa debit card with five FREE foreign ATM transactions/month
- FREE Visa debit card transactions at DVA FCU ATMs
- Surcharge-FREE transactions at 43,000 Allpoint ATMs nationwide
- FREE CU Call telephone audio response
- FREE unlimited check writing

Convenience

- Shared Branching Network with over 4,200 locations nationwide
- Low rates on new and used auto loans
- First mortgage loans
- Home equity loans and lines of credit
- Signature loans and CU Cash lines of credit
- Overdraft Privilege
- Overdraft protection line of credit

An Array of Savings Options

- High-yield money market accounts
- Christmas club accounts
- Vacation club accounts
- Certificates of deposit
- Individual Retirement Accounts

Plus More!

- FREE notary services to members
- Money orders
- American Express Travelers Cheques
- Financial services

**Take advantage of our products and services and
experience the difference today!**



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