



DOWNEY FEDERAL CREDIT UNION
8237 3RD STREET
DOWNEY, CA 90241
562-862-8141
DOWNEYFCU.ORG

SCHEDULE OF FEES AND CHARGES

Effective December 20, 2023

SERVICES

Membership (one-time, non-refundable)	\$7.00
DFCU will donate \$5.00 to a charity for each new membership fee received. No charge for members under 18, charitable organizations, and DUSD employees.	
IRA Transfer (Transfer of IRA to another financial institution)	\$20.00
Safe Deposit Boxes (per year)	\$25.00 - \$100.00
Key Replacement	\$20.00
Drill Lock Charge	at cost
Cashier's Check	
Payable to member	NO FEE
Payable to third party	\$3.00 ea.
Notary Services	
Members	DFCU Documents - NO FEE
Members	NON-DFCU Documents - 1 free per day; \$10 per signature thereafter per day
Non-Members	\$15.00 per signature
Coin Machine	
Members	NO FEE
Non-Members	10% of total transaction
IRS Tax Levy and Writ of Execution	\$25.00 ea.
CA Franchise Tax Board Order to Withhold	\$25.00 ea.
Wire Transfer	
Domestic	\$20.00 ea.
International	\$30.00 ea.
Non-Member Check Cashing on DFCU Account	\$5.00
Dormancy Fee (For accounts with 12-months of no activity) Total deposit balance less than \$250	\$3.00/month
Escheat Property Fee	\$2.00 per notice \$2.00 @ escheatment
Paper Statements	\$2.00/month
Payday Alternative Loan Application Fee	\$20.00 ea.

CHECKING ACCOUNTS

Check Returned Unpaid Item (NSF)	\$25.00 ea.
Insufficient Bill Pay Request Fee (NSF)	\$25.00 ea.
ACH Debit Returned Unpaid (NSF)	\$25.00 ea.
Account Closure Fee (Within 6 months of opening)	\$10.00
Stop Payment / Revoke Authorization	
If placed through online or mobile banking	NO FEE
If placed in-branch or by phone	\$20.00 ea.
Deposit Item Returned Unpaid	\$10.00 ea.
Account Reconciliation/Research	\$20.00 per hour
Copy of a Check	\$4.00 ea.
Copy of a Monthly Statement	\$2.00 per statement
Personalized Check Order	Varies
RUSH Order for Checks	Varies
Check Collections	\$20.00 ea.
Shield Plus Checking Account	NO FEE
Shield Advantage Checking Account	\$5.95/month
Shield Elite Checking Account	\$7.95/month
Opportunity Checking Account	\$9.95/month

ATM & VISA DEBIT CARDS

Excessive Card Replacement (more than 2 in a 12-month period)	\$5.00 ea.
Deposit Adjustment Fee	\$5.00
NSF Withdrawal Fee	\$25.00
Foreign ATM Fee (Non-DFCU, Non-CO-OP ATMs)	\$1.00/per transaction
Foreign Transaction Fee	
Transactions made in foreign currency	1% of each transaction in US Dollars
Transactions billed in US dollars	1% of each transaction in US Dollars

CREDIT CARDS

Late Payment Fee	\$20.00 ea.
Return Payment Fee	\$15.00 ea.
Annual Fee, Cash Advance Fee	NO FEE
Foreign Transaction Fee	
Transactions made in foreign currency	1% of each transaction in US Dollars
Transactions billed in US dollars	0.8% of each transaction in US Dollars

ONLINE ACCESS

Online Bill Pay	NO FEE
Online Banking	NO FEE
Mobile Banking	NO FEE

DowneyFCU app available for iOS and Android devices.
Free app download from Apple App Store or on Google Play.



Fees and charges are approved by the Board of Directors and are subject to change.