

Your “**MEMBERSHIP AND ACCOUNT AGREEMENT**” is amended in accordance with the authority granted in the terms and conditions of your membership and account agreement to the following:

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### **INACTIVE ACCOUNTS - ABANDONED ACCOUNTS**

If you have not made any transactions over a period of one (1) year, during which we have been unable to contact you, we may classify your account as inactive. Unless prohibited by applicable law, we may charge a service fee as set forth in the Fee Schedule for processing your inactive account. If we impose a fee, we will notify you, at your last known address. When your share account is reduced below the par value of one Share (\$5.00), you will have six (6) months to increase your balance or your membership may be terminated. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with Unclaimed Property Law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

**Continued use of your account will signify acceptance of the adherence to the aforementioned changes.**



# FEE Schedule

Effective May 1, 2016

Account Reconciliation/Research (per hour)	\$25.00
Account Closed within Six Months	\$5.00
ATM Reactivation	\$5.00
ATM Withdrawal at Non-DOCFCU ATM	None
ATM Withdrawal (non-member using our ATM)	\$3.50
ATM Withdrawal/Transfer at DOCFCU ATM	None
ATM/VISA PIN Replacement	\$10.00
Card Replacement	\$10.00
Cash Advance (non DOCFCU card)	3%-\$5.00
Cashiers Check	\$5.00
Certified Check	\$5.00
Check Cashing Fee (Share Account)	\$3.00
Check Copy	\$1.00
Collection Items (Domestic)	\$13.50
Collection Items (Foreign)	\$26.00
Duplicate Title	\$20.00
EFT Returned Item	\$35.00
EFT Revocation	\$35.00
Escheatable Account	\$75.00
Excessive Savings Withdrawals	\$10.00
AMEX Gift Card	\$3.95
Information Retrieval for Money Order	\$5.00
IRA Trustee Transfer/Termination	\$40.00
Levy/Garnishment/Legal Action	\$50.00
Lien Satisfaction Letter	\$25.00
Money Order	\$2.00
Monthly Inactive Account after 1 year	\$5.00
Mortgage & Account Verification	\$3.00
Notary Service (Non Members)	\$2.00
NSF/Overdraft/Unavailable/Check Guard	\$35.00
Photocopy of Money Order	\$5.00
Returned Deposited Item	\$35.00
Returned Mail for Invalid Address (>1 piece)	\$10.00
Share to Checking Auto Transfer	\$2.00
Skip a Payment Fee (per loan)	\$25.00
Statement Copy (monthly)	\$5.00
Stop Payment	\$35.00
Sub Account History	\$3.00
Telephone Transfer with Employee Assistance	\$3.00
Temporary Check Fee (8 Checks)	\$5.00
Travel Funds Card (American Express)	\$14.95
Travelers Check	1.00%
Travelers Checks for Two	1.50%
VISA Late Payment	\$25.00
Western Union (Domestic)	\$25.00
Wire Transfer (Domestic-OUT)	\$25.00
International Wire Transfer	\$50.00