

Dominion Energy CU Fee Disclosure

Effective 9/18/18

CHECKING ACCOUNT FEES:

Returned Fee / per item	\$25.00
Stop Payment Fee / per item	\$25.00
Stop Payment Fee/ per series	\$35.00
Certified Check Fee	\$3.00
Check Printing Fee	varies
Check Copy Fee / per item	\$2.00
Counter Check Fee / per booklet	\$2.00

SHARE ACCOUNT FEES:

Christmas Club Change / Withdrawal Fee	\$20.00
Christmas Club Change / Withdrawal Fee via Online Banking	\$15.00
Reg D Transfers Fee / per item / more than 6 electronic withdrawals per month (Reg D applies to savings, Wealth Builder and Wealth Maximizer)	\$15.00

ATM CARD FEES:

Each Foreign Network** withdrawal	\$1.00
Replacement Card Fee / per card	\$10.00

VISA® DEBIT CARD FEES:

Each Foreign Network** Withdrawal (over 3 per month)	\$1.00
Replacement Card Fee / per card	\$10.00

NON-SUFFICIENT FUNDS:

Returned item from ACH, check or Bill Payer	\$25.00
Paid via ACH, check or Bill Payer (Courtesy Pay)	\$25.00

Paid via Debit Card (Courtesy Pay^t - opt-in required)

per item/transaction amount	
\$0.01 to \$1.00	No Fee
\$1.01 to \$5.00	\$1.00
\$5.01 to \$15.00	\$5.00
\$15.01 to \$25.00	\$15.00
over \$25.00	\$25.00

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Paper Statement / Mailing Fee / per statement / only imposed if certain criteria not met	\$2.00
Account Reconciliation Fee / per hour	\$20.00
Account Research Fee / per hour	\$20.00
Statement Copy Fee / per copy	\$2.00
Official Check Fee	\$3.00
Locator Fee***	\$15.00
Foreign Check Deposit (US funds only)	Actual Cost
Deposited Item Return Fee	\$25.00
Late Payment Fee / Fee is percentage of amount due	5%



Dominion Energy
Credit Union®

Inactive Member Fee /per quarter \$5.00

Assessed on share savings accounts if the member has a combined savings, checking, certificate and money market account balance with less than \$50, no activity in 12 months and no other Dominion Credit Union products. This is not applicable to a member under the age of 18.

WIRE TRANSFER FEES:

Domestic (outgoing) \$20.00

International (outgoing) In U.S. Dollars \$50.00

BILL PAYER FEES:

Bill Payer Stop Payment Fee \$25.00

Bill Payer Check Copy Fee \$20.00

Bill Payer NSF Fee \$25.00

Bill Payer Over 50 Bills Fee /per transaction / per month \$0.50

VISA[®] Credit CARD FEES:

Over Limit Fee / Credit Card & Line of Credit \$25.00

Late Payment Fee / Credit Card Up to \$37

Balance Transfer Fee 2% or \$10, whichever is greater

Cash Advance/ATM Fee 2% or \$10, whichever is greater

Replacement Card Fee / per card \$10.00

Returned Payment Fee \$25.00

Document/Statement Copy Fee \$5.00

Rush Fee \$30.00

Emergency Card Replacement Fee \$30.00

Foreign Transaction Fee 1% of each transaction in U.S. dollars

* Denotes fees changed since previous fee disclosure.

** Foreign ATM Networks (non-Dominion ATM): excludes charges imposed by ATM owner.

*** No financial activity for 5 years or more.

† **Must opt in to qualify for debit card courtesy pay program.**