

Dominion Energy CU Fee Disclosure

Effective 10/1/19

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) \$25.00
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.**