

Account Fees	FEE
Overdraft (Non-Sufficient Funds)	\$37.00
3 rd Party (Non-Sufficient Funds)	\$25.00
Stop Payment	\$25.00
Paper Statement (Under Age 18 and Born Before 1964 not charged a fee)	\$2.00
Statement Copy	\$2.00
Inactive Account Fee (after 1 year inactivity)	\$5.00 per month
Club Accounts Early Withdrawal (Kid's/Christmas)	\$15.00
Copy of Cleared Check	\$4.00
Certified Check	\$3.00
Reopen a Closed Membership (Savings) Account	\$10.00
WIRE FEES	
Outgoing Wire – Domestic including Western Union	\$30.00
Outgoing Wire	\$50.00
Incoming Wire	\$10.00
MISCELLANEOUS FEES	
Returned Statement/Mail	\$7.00
Credit Union Check Payable to third party (first check daily-free)	\$2.00
Non-Member Check Cashing	\$5.00
Money Order	\$2.00
Visa Gift Cards	\$2.00
Credit/Debit Card Replacement	\$5.00
Credit/Debit Card Rush Replacement	\$20.00
Legal Fees (includes domestic relation orders, garnishments, levies, etc.)	\$40.00
LOAN FEES	
Late Payment	\$25.00
Visa Late Payment	\$20.00
Home Equity Application Fee *	\$300.00
*Closed loans will be refunded \$300. Denied or loans not closed will not be refunded fee.	
Recoupment Fee (if Home Equity is paid within 3 years)	\$150.00

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FEE SCHEDULE EFFECTIVE JANUARY 1, 2025
DEEPWATER INDUSTRIES FEDERAL CREDIT UNION

EQUAL HOUSING OPPORTUNITY – INSURED BY NCUA