

MEMBER SERVICE FEES:

NSF Fee (per item) - \$25.00

Courtesy Pay (per item) - \$20.00

Share Draft Copy - \$5.00

Stop Payments - \$10.00

Skip a payment - \$15.00

Money Orders (per item) - \$1.00

Certified Check - \$5.00

Wire Transfer - \$15.00

Monthly ATM/Debit Card Fee - \$2.00

ATM/Debit Card Replacement - \$10.00

VISA Gift Card Fee - \$2.00

Loan Late Charge After 10 Day Grace Period - \$10.00

Cause of Loss Policy: it is the policy of the Derry Area Federal Credit Union to deny future membership services including but not limited to loans, share draft privileges, Direct Deposit, Electronic Funds Access and dividends to any member who has an account in default or has engaged in any transaction that has caused this credit union to suffer a financial loss. If, however, the credit union obligation is reaffirmed or voluntarily repaid, then the member will remain eligible for all privileges of membership.