



Directors Choice Credit Union Fee Schedule—Effective November 1, 2015

[Fee Schedule subject to change without notice]

NSF (Insufficient funds) /Overdrafts	\$15 each occurrence	Excess Check Card withdrawals at ATM machines	\$1.50 each
NSF (Insufficient funds for Pre-Authorized Electronic Funds Transfer)	\$15 each occurrence	Foreign Transaction fees	Amount posted to credit union
Stop Payment on Check	\$10 each	Replacement of VISA Check Card	\$5 per card
Copy of a Share Draft (Check)	\$2 each	Wire Transfer	\$10 each
Returned Deposit	\$8 each	Inactive Account Fee (12 months or more inactivity)	\$5 per month if no other service
Excess Money Market Account Withdrawals (more than 4 per month)	\$5 each occurrence	Dormant Account fees	\$5 per month if no other service