



DIRECTFEDERAL

BANKING AT THE RATE OF LIFE.

Business Checking Account Charges

Maintenance Service Charge.....No Charge

Business Interest Checking Account Charges

Maintenance Service Charge.....No Charge

Business Money Market Account Charges

Maintenance Service Charge.....No Charge

Transactional Fees with Business Checking

Checks cleared.....No Charge

Deposits in branch.....No Charge

Checks deposited in branch.....No Charge

Checks deposited via Remote Deposit Capture.....No Charge

ACH items Received.....No Charge

ACH Items Originated.....No Charge

Online Bill Pay Transactions.....No Charge

Cash Management Services - Monthly Fees

ACH Origination Module.....\$25.00

Wire Transfer

Outgoing - Domestic.....\$20.00

Outgoing - Foreign.....\$40.00

Incoming Wire Fee.....\$10.00

Other Checking Account Fees

Insufficient Funds Charge - Returned\$30.00

Overdrafts created by checks, ATM withdrawal, or electronic means)

Stop Payment.....\$30.00

Statement Copy.....\$3.00 ea.

Check Printing----Cost depends on style and quantity

ATM & Debit Card Service Charges

Foreign ATM Fees.....\$ 0.00*

*(ATM outside of network) *Direct Federal will not charge an ATM transaction fee. All transactions at SUM and PUBLIX locations are surcharge-free.*

ATM/ Debit Card Replacement.....\$10.00

Checks Processed

Foreign (in U.S. Funds, sent for collection)Varies

In Foreign Funds.....\$10.00 ea.

Only Canadian currency is accepted.

Returned Check Charges

Returned Deposited Item.....\$20.00

Other Charges

Official bank checks withdrawn from Savings, Checking or Money

Market - One Free per Day; thereafter.....\$3.00 ea.

Account Research (1-hour minimum)\$30.00/hr.

Attachment/Levy (per account)\$50.00

Notary Public(for customers)No Charge

Abandoned Property Fee.....\$50.00

ACH Returned Item Charge.....\$20.00

Summons to Trustee.....\$30.00



**DIRECT
FEDERAL**
DIRECT.COM

Federally insured by NCUA

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency