Del-One
Federal Credit Union
The *One* Way to a Better Life.

Fee Schedule

Effective 4/6/2016

Shares	
Maintenance Fee	$5.00/month (Waived if monthly aggregate share balances greater than $250; positive Del-One loan balance that is current; transaction completed during the month; or age 18 or under.)
Money Market	
Low Balance Fee	$5.00/month (minimum balance of $5,000 to avoid fee)
Vacation & Christmas Club	
Excess Withdrawal Fee	$2.00/withdrawal (over 2 per year)
Share Drafts (Checking)	
NSF Fee (non-sufficient funds)	$25.00 each
Paid NSF (courtesy pay)	$25.00 each (per covered transaction)
Automatic Overdraft Transfer	$2.00 each
Loans	
Lien Fee	$25.00
Pay by Phone Fee	$5.00
Refinance Fee	1% of amount financed (Refinance fee is only charged if the rate decreases due to the refinance of any Del-One loan.)
Unsecured Loans	
Late Payment Fee	20% of interest due after 5 days
Secured Auto Loans	
Late Payment Fee	Lesser of $15.00 or 5% if the total amount of the payment is not paid in full after 10 days
Variable & Fixed Rate Home Equity	
Late Payment Fee	20% of interest due after 15 days
Application Fee	$200 (non-refundable) applicable to all applicants
Closing Cost*	$310 *Closing costs waived for loan amounts of $50,000 or more in "new" money.
Variable Rate Home Equity Line of Credit	
Over Limit Fee	$30.00
Payday Alternative	
Application Fee	$20.00
Visa Check Card/ATM	
Foreign ATM Fees –	$1.00 each (waived for DE WaWa, DE Rite Aid, DE Royal Farms & DE 7-Eleven ATMs)
Replacement Card	$5.00 each
International Transaction Fee	1% of purchase
VISA Gift Cards	
Purchase Fee	$3.50 – See card disclosure for additional fees.
Reloadable Debit Cards	
Purchase Fee	$5.00 – See card disclosure for additional fees.
Miscellaneous	
Statement Copy	$1.00 per page
Return Statement Fee	$2.00 (for each undeliverable statement)
Research/Reconciliation Fee	$10.00 per hour (if other than CU error)
Draft/Check Copy	$3.00 each
Dishonored Deposit	$25.00 each

Stop Payment	$25.00 each (maximum charge when drafts are consecutive)
NSF Fee (non-sufficient funds)	$25.00 each
Incoming Wire Transfer	$6.00 each
Outgoing Wire Transfer	$12.00 each
Money Orders	$2.00 each
Certified Check to Third Party	$3.00 per check
Dormant Account Fee	$5.00/month (No transactions within the last 12 months. Other conditions may apply.)
Online Banking	
Online Account Access/ Bill Pay	NO CHARGE
Overnight Checks	$14.95
Same Day Pay	$9.95
Pop Money	NO CHARGE
Safe Deposit Box	
Box Size	Annual Rent
3X5	$30.00
5X5	$45.00 (Milford & Smyrna locations only)
3X10	$50.00
5X10	$65.00
10X10	$120.00 (West Dover location only)
Lost Key/Drill Fee	$150.00
Platinum VISA	
Penalty Rate	18%
Late Payment Fee	Up to $35.00 but not greater than minimum payment due amount
Returned Check/Payment Fee	Up to $35.00 but not greater than minimum payment due amount
Balance Transfer Fee	none
Returned Balance Transfer Fee	$10.00 per item
Statement Copy Fee	$1.00 each page
Cash Advance Fee	2% of each amount ($5 minimum/$35 maximum)
Business Checking	
Monthly Maintenance	
For-profit companies	$10.00 per month (minimum balance of $1,000 to avoid fee)
Non-profit companies	FREE
Dishonored Deposit	$5.00 each
Checks Paid/Deposited	First 300 items free, then $0.30 each (Deposited items include all deposits to the member number regardless of share type.)
Coins Deposited	$0.10 per roll (no charge when using coin machine)
Overdraft Transfer	$2.00 per item
Cash Deposit Fee (if cash and coin is > than $2,500)	Greater of 1% of amount deposited or $50 per employee, per hour. (Fee waived if $5,000 on deposit in a Del-One checking account.)