



**desert rivers**  
credit union

## **FEE SCHEDULE** Revised 1/1/2025

Return Item Fee	\$24/item
Negative Balance Fee	\$24/transaction
On creating or posting to a negative balance	
Overdraft Transfer Fee	\$2/transfer
After the first 3 transfers per month at no cost	
Check Copy	\$3/check
Check Order	Vary depending on style
Loan Late Payment	\$30 after 14 days late
Deposited Item Returned	\$10/item
ACH for Businesses	\$25 flat fee + \$.10/item
Stop Payment	\$15/each on lost or stolen checks. \$30 for 2 or more consecutive check numbers
Account Research/Reconciliation	\$15/hour
Statement or Account History	\$1/copy
Items Sent for Collection	\$10/item
Domestic Wire Transfer (Outgoing)	\$25/wire
International Wire Transfer (Outgoing)	\$42/wire
Certified Check	\$1/check
Western Union	\$19/transfer
Account Reinstatement Fee	\$20
Savings below Minimum Balance	\$5/month after 3 months below minimum
Gift Card	\$2.50/card
Travel Card	\$5/card
Travel Card Reload	\$5/reload
Inactivity	\$5/month for 3 months after 90 days of inactivity, then closed.
(Online Banking, Bill Pay, Credit or Debit Card)	
Involuntary Account Closing	\$10/account
Par Value of One Share	\$2.50/share
Garnishment Fee	\$19/garnished account
Skip Payment Fee	\$35/skip
Loan Modification Fee	\$25/loan modified
Lawyer Collection Fee	\$100/account
Repossession Fee	\$75
(Does not include outside party fees)	
Loan Fee	\$65/loan
Phone Payment by Credit Card	\$10-\$82
Depending on payment amount.	