



desert rivers
credit union

FEE SCHEDULE Revised 3/1/2025

Premier Checking	\$15/month*
Business Premier Checking	\$15/month*
Value Checking	Free with e-statements
Business Value Checking	Free with e-statements
Mailed Statements	\$3.50/statement
Cashiers/Certified Check	\$2/check*
Debit/Credit Card Re-Printing	\$3/card
Temporary Checks	\$2/sheet*
Early ACH/Direct Deposit	\$4/item*
Return Item Fee	\$24/item
Negative Balance Fee	\$24/transaction
Overdraft Transfer Fee-after 3	\$2/transfer
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-lost or stolen
	\$30 for 2 or more consecutive checks.
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
Western Union	\$19/transfer
Account Reinstatement Fee	\$20
Savings below Minimum Balance	\$5/mo. after 3 mos.
Gift Card	\$2.50/card
Travel Card	\$5/card
Travel Card Reload	\$5/reload
Inactivity	\$5/month for 3 months
(Online Banking, Bill Pay, Credit or Debit Card)	after 90 days of inactivity, then closed.
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 + any outside fees
Loan Fee	\$65/loan
Phone Payment by Credit Card	\$10-\$82 (Varies by amt).

* Free when meeting Premier Checking requirements. See desertriverscu.com/checking to avoid this fee.

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