

| Fee Type   | Fee Amount                              |
|--|---|
| Account Research   | \$15.00 per hour                        |
| Activity Print Out   | \$3.00                                  |
| Business Checking:<br>Transaction Item Fee   | \$0.15*                                 |
| *For each item debit in excess of 50 during a month.                                       |   |
| Cashier's Check Declaration of<br>Loss Processing Fee                                      | \$2.50                                  |
| Cashier's Check  | \$6.00*                                 |
| *Members 55+ (Young at Heart Club) receive one free Cashier's Check per day.               |   |
| Charge-Off on Account Processing Fee   | \$15.00                                 |
| Check Printing   | Fee varies by check design and quantity |
| Christmas Club Withdrawal  | \$5.00                                  |
| Copy of Draft  | \$3.00                                  |
| Counter Checks (per check)   | \$1.00                                  |
| Deposited Checks (and other items) Returned Unpaid   | \$7.00                                  |
| Dividends Plus Checking:<br>Maintenance Fee  | \$5.00*                                 |
| *Per month if account balance falls below \$1,000.00 during the month.                     |   |
| Dormant Account <sup>1</sup>   | \$5.00 per month                        |
| Excessive Withdrawal Fee (Regular Share)   | \$2.00*                                 |
| *Per withdrawal in excess of five per month (if aggregate balance is less than \$1,000.00) |   |
| Fax/copy Service Fee   | \$1.00 per page/copy                    |
| Foreign Check Deposits   | \$6.00                                  |
| Foreign ATM Usage <sup>2</sup>   | \$2.00                                  |
| *First three per month are free  |   |
| Fresh Start Checking:<br>Opening Fee   | \$25.00                                 |
| Monthly Maintenance Fee  | \$10.00                                 |

<sup>1</sup> This fee will not apply if you maintain a minimum daily balance of \$100.00 during the statement cycle, if you are 16 years of age or younger, or if you have any other type of account with us under the same member account number.

<sup>2</sup> DVFCU ATM's and those in the Alliance One Network are exempt from fees.

<sup>3</sup> A member check service fee of \$5.00 per month will be applied if you maintain less than a \$100.00 daily share balance and have no other account relationships with Diamond Valley. This service fee will not be applied if your daily share balance is \$100.00 or greater, you have an active loan or credit card with us, you have a checking, money market, share certificate, retirement account or other share account. Members under 18 years of age or age 70 or older are exempt from the monthly service fee. This fee is assessed only on accounts more than 60 days old.

| Fee Type  | Fee Amount |
|---|------------|
| IRA Direct Transfer Fee (DIR)/Rollover Fee  | \$25.00    |
| Loan Payment Check Returned Unpaid  | \$20.00    |
| Member Check Service Fee <sup>2</sup>   | \$5.00     |
| Membership Closed within 180 days   | \$5.00     |
| Money Order   | \$1.50     |
| NADA Used Car Price Quote   | No Fee     |
| Nonsufficient Funds (each)  | \$30.00    |
| Nonsufficient Funds ATM Withdrawal (each)   | \$30.00    |
| Nonsufficient Funds Preauthorized Withdrawal (each)                                       | \$30.00    |
| Notary Public Service   | No Fee     |
| Overdraft Privilege Fee (each)  | \$30.00    |
| Replace ATM Card/Debit Card   | \$5.00     |
| <b>Safe Deposit Box Annual fees:</b>  |            |
| 3 x 5 x 22 inches   | \$25.00*   |
| 3 x 10 x 22 inches  | \$38.00*   |
| 5 x 10 x 22 inches  | \$48.00*   |
| 10 x 10 x 22 inches   | \$83.00*   |
| *Members 55+ (Young at Heart Club) receive a 20% annual discount on one safe deposit box. |            |
| Safe Deposit Box Drilling   | \$100.00   |
| Safe Deposit Box Rental Late Charge   | \$5.00     |
| Statement Copy  | \$4.00     |
| Stop Payments (each)  | \$30.00    |
| Tax Levy/Garnishment  | \$40.00    |
| Transfer Fee for Nonsufficient Funds  | \$5.00     |
| Visa <sup>®</sup> Gift Card   | \$2.25*    |
| *Processing fee is subject to change without notice.                                      |            |
| <b>Wire Transfers:</b>  |            |
| Incoming Wire Transfer  | \$12.00    |
| Outgoing Wire Transfer  | \$20.00    |
| Foreign Outgoing Wire Transfer  | \$60.00    |

Other fees associated with loans and Visa<sup>®</sup> credit card accounts will be disclosed at time of application and/or approval.