

**Special Handling Fees and Service Charges
Effective November 15, 2010**

Web Bill Pay

Consumer Bill Pay	\$4.95
(first 10 payments free, each payment after 10 is \$0.50; monthly fee waived with qualifying accounts)	
Commercial Bill Pay	No Charge
(first 20 payments free, each payment after 20 is \$0.50)	
Treasury Management Bill Pay	Call For Pricing

Check Cashing

Check Cashing Fee	\$10.00
(Non-DCB customer cashing DCB check)	
Tax Return Check Cashing Fee	1% of Check
(Non-DCB customer) (\$10.00 minimum)	

Deposit Accounts

Overdraft charge per item	\$34.00
Return on non-sufficient funds check	\$34.00
Extended overdraft (per 3 day period)	\$5.00
Overdraft Protection Transfer Fee	\$10.00
(per transfer from checking/savings account)	
Stop payments (all items)	\$32.00
Return on deposited item	\$10.00
Representation of Deposited Items	\$10.00
Proof Correction Fee	\$2.00
Account Research (per hour)	\$25.00
(plus statement copy fees)	
Copy of paid check or transaction	\$3.00
Checking Overdraft Protection (per month)	\$2.00
(monthly fee waived with qualifying accounts)	
Closed account within 180 days of opening	\$25.00
(C.D.'s excluded)	
Account Balancing Assistance (per hour)	\$20.00
Dormant Account Fee (per month)	\$5.00

A.T.M. Fees

Non-D.C.B. ATM Transaction	\$2.00
MoneyPass Network Transaction Fee	No Charge
Lost Bank ATM Card Replacement Fee	\$5.00

Negotiable Instruments (DCB Customers Only)

Cashier's Check	\$6.00
Counter Check (per check)	\$1.00
Gift Check	\$2.50
Travelers' Checks (One Signature; per \$100)	\$2.00
Travelers' Checks (Two Signatures; per \$100)	\$3.00

Wires Transfer & Collection Fees

Phone Notification of Incoming Wire	\$3.00
Domestic wire - Outgoing	\$20.00
Domestic wire - Incoming	\$15.00
Recurring wire - Outgoing	\$12.00
International wire - Outgoing	\$40.00
International wire - Incoming	\$15.00
International Draft	\$20.00
Foreign check deposited not in U.S. Dollars	\$5.00
(Plus Out Of Pocket Costs)	
Foreign check deposited in U.S. Dollars	\$5.00
(Plus Out Of Pocket Costs)	
Foreign check collection	\$25.00
(Plus Out Of Pocket Costs)	
Domestic collection service (per item)	\$25.00

Business Services

Lockable Night Depository Bag	\$20.00
Wallet or Nylon Zippered Bag	\$5.00
Lost Night Depository Key Fee (each)	\$5.00
Electronic Data Interchange Report (per day)	\$2.00
Account Analysis Report	\$5.00
Balance Reporting (per month)	\$25.00

Account Statement Fees

Copy of each monthly or interim statement.	\$5.00
Annual Account Statement on Compact Disk	
Personal Account	\$15.00
Business Account	\$25.00
Return Statement Charge	\$5.00

Miscellaneous Fees

Fax (Domestic Only)	\$3.00
Purchase of Wrapped Coin (per roll)	\$0.05
Purchase of Currency (per \$1,000)	\$0.55
Coin counting/wrapping (Customer)	\$5.00 or 1%
Coin counting/wrapping (Non Customer)	\$10.00 or 1%
Telephone transfer	\$3.00
(excludes Access DCB transfers)	
Return check charge on a loan payment	\$30.00
Legal attachment of account.	\$50.00
Child Support Payment	\$4.00
Late Payment On Safe Deposit Box	\$10.00
Lost Safe Deposit Box Key Fee	\$20.00
Safe Deposit Box Drilling Fee	\$125.00

Overdraft Protection Monthly Fee

Effective November 15, 2010, there will be a \$2.00 monthly maintenance fee on any Overdraft Protection Line of Credit attached to a Premium, Smart and Free checking account. The fee will be automatically debited from the checking account. Please contact our Customer Care Center at (740) 657-7200 with any questions or to discuss your account options.