



Dream First Bank

Banking Services and Fees

Effective October 23, 2023

Paper Statement Fee (per month) (No fee if enrolled in e-statements) On all Dream First Checking, Dream Checking, CashBack, & Saver Accounts	\$3.00
Account Closing Fee (Benefits Checking)[If closed within first 90 days]	\$25.00
Dormant Checking, per Statement Cycle (after 24 months of no activity)	\$5.00
Dormant Savings, per Statement Cycle (after 24 months of no activity)	\$5.00
Overdraft, per presentment	\$25.00
Overdraft Protection Transfer, per transfer	\$3.00
Return Check/Insufficient Funds, per presentment	\$25.00
Closing Account Fee	\$10.00
Domestic Outgoing Wire	\$20.00
Foreign Outgoing Wire	\$70.00
Incoming Wire	\$10.00
Stop Payment	\$25.00
VISA Debit Card Replacement	\$10.00
Account Research per hour (minimum of 1 hour)	\$40.00
Collection, per item	\$15.00
Money Orders	\$2.50
Cashier's Check	\$10.00
Reproduction per statement	\$4.00
Reproduction per item	\$0.50
Duplicate Statement Fee (unless e-statement)	\$4.00
Garnishment/Tax Levy Fee	\$30.00
Notary Fee	\$5.00
Foreign Check Clearing Fee	\$15.00
Returned Mail Fee, per item	\$7.50
ATM Foreign Transaction Fee	\$2.50
Business Online – View Only, per month	\$25.00
Business Online – ACH, per month	\$25.00
Business Online – Wire, per month	\$20.00
Business Online – ACH Express Fee, per day	\$10.00
Business Online – Remote Deposit, per month	\$50.00
Safety Deposit Boxes	Vary by Size & Location
Lost Keys on Safety Deposit Box (one key lost; one key in your possession)	\$100.00
Drill Safety Deposit Box (both keys lost)	\$200.00