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 Item/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

*NSF/Returned Item Fee per presentment can be created by Check, In-Person withdrawal, ATM withdrawal or other electronic means