



Service Charge Schedule

Effective 11/01/2020

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| Excessive Withdrawals (> 6 withdrawals per month) | \$5.00 |
| Early Closure (closed by mbr within 6 mths) | \$5.00 |
| Check Cashing (per CK if aggregate balance is <=\$150.00) | \$5.00 |
| Check Copy | \$5.00 |
| Courtesy Pay / Insufficient Funds | \$30.00 |
| Overdraft Transfer | \$5.00 |
| Overdrawn Acct (after 14 calendar days; per day charge) | \$5.00 |
| Stop Payment (One Check/ACH) | \$30.00 |
| Stop Payment (Series of Checks) | \$35.00 |
| Check Orders | Varies |
| Debit / Credit Card Replacement | \$10.00 |
| Debit / Credit Card Expedited Shipping (in addition to replacement fee) | \$30.00 |
| Pin Replacement | \$5.00 |
| Prepaid - Gift Cards | \$4.00 |
| Prepaid - Gift Cards (Business Partners; min of 5) | \$3.50 |
| Foreign Transaction (Outside US; each transaction) | 1% |
| Foreign Inquiries (@ non-BCU ATM) | \$0.50 |
| Foreign Transactions (@ non-BCU ATM) | \$1.00 |
| Cash Advance (Based on Cash Advance Limit) | 1% |
| Wire - Incoming / Outgoing Domestic & International | \$25.00 |
| Wire - Resubmission due to incorrect instructions | \$15.00 |
| Attachments/Escheats/Garnishments/Levies | \$50.00 |
| Bad Address (Per month charge) | \$10.00 |
| Copies of 1098/1099/Statement/History (per document) | \$5.00 |
| Returned Check/ACH for Deposit or Payment | \$30.00 |
| Dormant (no activity for 12 mths./per quarter, if aggregate balance <\$150) | \$10.00 |
| Research / Reconciliation (1 hour minimum; per hour cost) | \$25.00 |
| Service Charge (if aggregate balance <\$150.00; per mth charge) | \$5.00 |
| Verification of Deposits/Loans | \$10.00 |
| Corporate Checks (1 payable to mbr per mth is free) | \$5.00 |
| Corporate Check Stop Pay | \$30.00 |
| Corporate Check Reissue | \$30.00 |
| Stale Check fee | \$25.00 |
| Account Inquiry with BCU Employee [age < 65] | \$1.00 |
| Loan Application Fee | \$25.00 |

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Funds for fees not available in your account may be taken from any account on which you are an owner to maintain the minimum deposit as required by the Credit Union Code of Regulations.

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