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|---|---------|
| Share Value   | \$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 Fee* (per presentment)   | \$30.00 |
| Non-Sufficient Funds (NSF) Item Fee** (per presentment)                     | \$30.00 |
| Overdraft Transfer (per presentment)  | \$5.00  |
| Stop Payment (One Check/ACH)  | \$30.00 |
| Stop Payment (Series of Checks)   | \$35.00 |
| Account Inquiry with BCU Employee [age < 65]                                | \$1.00  |
| Debit / Credit Card Replacement   | \$10.00 |
| Debit / Credit Card Expedited Shipping (in addition to replacement fee)     | \$30.00 |
| Pin Replacement   | \$5.00  |
| Gift Cards  | \$4.00  |
| Gift Cards (Business Partners; min of 5)                                    | \$3.50  |
| Pre-paid Gift Cards   | \$5.00  |
| Reload a Pre-paid Gift Card   | .50 ea. |
| Travel Cards  | \$5.00  |
| Foreign Transaction (Outside US; each transaction)                          | 1%      |
| 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 |
| Loan Application Fee  | \$25.00 |
| PALs I (No Credit Check) Loan Application Fee                               | \$20.00 |

# Contact Us

## General Questions

helpdesk@brightviewcu.com

## Lending Questions

lending@brightviewcu.com

## Collections Questions

collections@brightviewcu.com

## Management

hr@brightviewcu.com

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### Ridgeland

713 S Pear Orchard Rd  
Suite 101  
Ridgeland, MS 39157  
601.977.9468

### Jackson

1151 N State St  
Suite 104  
Jackson, MS 39202  
601.968.1213

### Tupelo

924 Harmony Lane  
Tupelo, MS 38804  
662.844.9531

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.

\*Accounts will be assessed the Courtesy Pay Fee (Standard or Extended Coverage) for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 32 days. We may not pay items under your Courtesy Pay limit if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of 24 hours, if you default on any loan or other obligation to us or if your account is subject to any legal or administrative order or levy."

\*\*An NSF Item Fee is assessed each time an item is presented against insufficient funds. Any item (check, ACH, or other electronic transaction) that is initially returned to the payee because the Available Balance in your account was not sufficient to cover the item can be represented by the payee for payment multiple times, which is beyond our control. We will charge a Courtesy Pay Fee or NSF Item Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.