

# Fee Schedule ~ Effective as of October 1, 2009

## CHECKING FEES

Monthly Service Charge	*\$3.00
Inclearing Item*	\$.10 per item
Stop Payment Charge	\$10.00
Insufficient Funds Charge	**\$23.00
Check Order Charge	Fees Vary

\*Waived if an average daily balance of \$400.00 is maintained during the month or if a direct deposit is credited to the account during the month. Waived if 60 years old or older.

\*\*Will be \$5.00 if 60 years old or older.

## OTHER SERVICE FEES

Wire Transfer out:	
Domestic	\$20.00
Foreign	\$30.00
Wire Transfer in:	
Domestic & Foreign	\$7.00
American Express Travelers Cheques Single Signature	N/C
Cheques for Two (per hundred)	\$1.00
Gift Cheques (per cheque)	\$2.50
Gift Cards	\$3.95
Uncollected Funds	\$10.00
ACH Insufficient Funds	\$23.00
Stop Payment	\$10.00
Copy of check or deposit slip	\$5.00
Copy of Official Checks	\$5.00

Return of deposited or cashed items (including loan payments):

Member Owned	\$23.00
Third Party	\$4.00
Abandoned Property	\$30.00
Notice of Levy	\$25.00
Lost Passbook	\$10.00
Money Order	\$2.00/M.O.
Research	\$25.00/hr
Duplicate Statement	\$5.00/stmt
Collection Item	Fees Vary

## ATM FEES

Replacement ATM or MasterMoney Card	\$10.00
Overdrawn ATM or MasterMoney Withdrawal	\$23.00

Unlimited free ATM withdrawals and deposits.

### NOTICE REGARDING ATM FEES BY OTHERS

If you use an ATM that is not operated by BCU or the SUM Network, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

## BUSINESS BANKING

Monthly Service Charge*	\$8.00
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\*Waived if an average daily balance of \$5,000.00 is maintained during the month.

## COMPLIMENTARY SERVICES

Bill-Pay	FREE
BCU On-Line Banking	FREE
BCU Telephone Banking	FREE
IRA Transfer/Close Out	FREE
Overdraft Transfer Fee	FREE
Treasurer's Check	FREE
ATM/Debit Card Inquiries	FREE
ATM/Debit Card Denials	FREE
Notary Public	FREE