

FEE SCHEDULE

Effective 12/1/11



MEMBER SERVICES/CHECKING ACCOUNT

Account Research, current month	See Notes ¹
Within 6-month period ²	See Notes ³
Beyond 6-month period (to prescribed maximum retention period of 7 years) ²	\$25.00/hr
Visa® Prepaid Gift Card ⁴	\$2.00
American Express	
Gift Cards	\$3.00
Gift Cheques	\$2.50
Travelers Cheques	No Charge
Travelers Cheques for Two (per \$100 amount)	\$0.50
Travelers Cheques and Cheques for Two (non members) (per \$100 amount)	\$1.00
Attachments/Garnishments/Levies	\$50.00
Cashier's Check	\$2.00
Copy of account history	\$5.00
Copy of cancelled or deposited check	\$3.00
Copy of Credit Union Cashier's Check	\$4.00
Copy of Statement of Account	\$5.00
Lamination	\$1.00
Membership (Uniform Entrance fee)	No Charge
Money Management Checking (minimum balance fee)	\$8.00 ⁵
Notary Services	No Charge
Notary Services (non members)	\$2.00
Overdraft/Non-sufficient funds, ea. (ACH included)	\$30.00
Personalized payment, ea.	\$2.00
Regulation D Excess Debit Fee	\$30.00 ⁶
Replacement of BFSFCU Visa® Debit or ATM Card (for third replacement in 24 months)	\$25.00
Returned deposited check (your own check, drawn on another institution, returned unpaid)	\$30.00
Stop Payment Order (any type)	\$30.00 ⁷
Wire Transfer—INTO Credit Union	No Charge
Wire Transfer—OUT of Credit Union (within the U.S.)	
e-Wire Request	\$10.00
Fax, Mail, E-mail or In-person Request	\$20.00
Wire Transfer Investigation Fee	\$45.00

continued...

AUTOMATED TELLER MACHINE (ATM)

Each balance inquiry or transfer transaction made on a non-BFSFCU ATM	No Charge
Non-sufficient Funds (per withdrawal)	\$30.00
ATM Terminal Usage Fee for non-BFSFCU Cardholders	\$3.00
Unlimited U.S. non-BFSFCU ATM surcharges per month (with e-Statements)	Rebated ⁸
ATM/Debit Card Foreign Transaction Fee	1% ⁹

ONLINE SERVICES

Online Banking	No Charge
Online Billpayer	No Charge ¹⁰
Online Billpayer Stop Payment	\$30.00 ⁷
e-Savings (minimum balance fee)	\$8.00 ¹¹
Transfer Fee	\$5.00 ¹²
eTransfers (external transfers)	
Standard Delivery Fee	\$3.00
Next Day Delivery Fee	\$5.00

FOREIGN EXCHANGE

Foreign Collection	\$25.00 ¹³
Foreign Currency Travelers Checks	No Charge
International Draft	
Non-U.S.-Dollar	No Charge ¹³
Recurring non-U.S.-Dollar	No Charge ¹³
International Draft Stop Payment	\$45.00
Investigations (Traces, Amendments, Fee Inquiries per Member request)	\$45.00
Research (of items which are older than 12 months)	\$25.00/hr
Wire transfer—Outside of the United States	
Non-U.S.-Dollar e-Wire Request	No Charge ¹³
Non-U.S.-Dollar Fax, Mail, E-mail, or In-person Request	\$10.00 ¹³
U.S. Dollar e-Wire Request	\$20.00
U.S. Dollar Fax, Mail, E-mail, or In-person Request	\$30.00

LENDING

Credit-card-related	Refer to Credit-Card Agreement document for details
Late Payment Charge	See Notes ¹⁴

Non-sufficient funds, Home Equity Line of Credit

Check	\$30.00
Account Research, current month	See Notes ¹
Within 6-month period ²	See Notes ³
Beyond 6-month period ²	\$25.00/hr
Copy of Amortization Schedule	\$5.00
Facilitated Mortgage Loan-Payment Request	\$25.00
Payoff Quote (outside lender)	\$25.00
Modification Fee	\$250.00
Subordination Fee (outside lender)	\$100.00

NOTES:

- ¹Check copy fees only.
 - ²Prior to the month of the research request.
 - ³Check and Statement of Account copy fees only.
 - ⁴The fee for replacement of a Visa Gift Card is \$5. Twelve months from date of issuance, a monthly maintenance fee of \$1 will apply.
 - ⁵You must maintain a minimum daily balance of \$2,500.00 in your Money Management Checking account to avoid incurring a low-balance fee at month-end.
 - ⁶Regulation D limits certain types of withdrawal and transfer transactions you can make out of your savings accounts to a maximum combined total of six (6) per month. A Regulation D Excess Debit Fee may apply for each transaction that exceeds the limit.
 - ⁷Applies to stop payments made on checks, ACH debits, and BillPayer transactions. Indemnity bond insurance may be required.
 - ⁸Members must use a BFSFCU Visa® Debit Card and subscribe to e-Statements. BFSFCU ATM cards are excluded from the rebate program.
 - ⁹A foreign transaction is any transaction completed on your ATM or Debit card outside the U.S., Puerto Rico, or the U.S. Virgin Islands.
 - ¹⁰Up to 25 payments per month can be made free of charge. A \$0.30 transaction fee will apply to each payment in excess of 25 per month. Accounts with no activity for 6 months will be deactivated and may be reactivated upon member request.
 - ¹¹You must maintain a minimum daily balance of \$10,000 to avoid incurring a low-balance fee at month-end.
 - ¹²First withdrawal or transfer is free of fee. Second and all subsequent withdrawals or transfers processed during the calendar month are \$5.00 each.
 - ¹³Additional charges may be levied by other banks.
 - ¹⁴5% of overdue payment.
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BANK-FUND STAFF FEDERAL
CREDIT UNION

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BFSFCU.org

These terms and conditions are subject to change.



Federally insured by NCUA.



Equal Housing Lender