

RATE AND FEE SCHEDULE

Effective: 09.01.2018

	Savings	Minor Savings	Holiday	Super Shares	Trad. IRA
Balance Requirements	\$25	\$25	\$0	\$500	\$25
Minimum to Open	\$25	\$25	\$0	\$500	\$25
Minimum Required for Dividends	\$0	\$25	\$25	\$500	\$25
Dividends Compounded	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Dividends Credited (End of Period)	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
		Time Dep. (CD)	Checking	Five Star Chk.	P/R Time Dep.
Balance Requirements		\$1,000	\$0	\$1,000	\$100
Minimum to Open		\$1,000	\$0	\$1,000	\$100
Minimum Required for Dividends		\$1,000	\$0	\$1,000	\$100
Dividends Compounded		Quarterly	Monthly	Monthly	Quarterly
Dividends Credited (End of Period)		Quarterly	Monthly	Monthly	Quarterly

FEES	CURRENT	DESCRIPTION
Account Escheat	\$25	per account, per year.
Account Number Change	\$40.00	member request to change account number with no fraud present
Account Research	\$30.00	per hour, minimum 1 hour for research, member letters, etc.
Account Verification	\$10.00	per request (written and verbal) - mortgage, immigration, third party lenders, etc.
ACH Origination Fee	\$15	per item / per file.
All Insufficient Funds (NSF)	\$25.00	per presentation
All Stop Payments	\$25.00	per ACH, electronic item, check or series of checks
ATM Balance Inquiry	\$1.00	for non-member card balance inq. at BCFCU ATMs
ATM Transactions	\$2.00	for non-member card withdrawals at BCFCU ATMs
Balance Inquiry: (non audio - x phone)	\$3.00	per inquiry by phone request
Card Order Rush Fee - Next Day	\$55	per card.
Card Replacement (Temporary Card)	\$15	per card.
Card Replacement (Mailed Debit & Credit)	\$10.00	per card
Carfax Report	\$10.00	first one free, each additional is \$ 10.
Check Printing	OPEN	per order - fee based on style and type ordered, and is responsibility of member
Closing Account	\$5.00	per primary savings (A)
Collection Draft	\$10.00	per draft
Collection Fee	As allowed by law	As allowed by law.
Credit Card Balance Transfer Fee	2%	of amount, min. \$10.00
Credit Card Cash Advance Fee	\$10.00	per advance
Credit Card Foreign Currency Conv. Fee	2%	of transaction amount
Credit Card Late Fee	20%	of payment with minimum \$15, maximum \$50
Debit Card / ACH Research	\$5	per item.
Debit Card Dispute Denial Fee	\$30	per dispute, per day, per card.
Excessive Withdrawal	\$3.00	per withdrawal in excess of one per month, (A, B, etc.)
Loan Application	\$10.00	per application in excess of (4) per year
Lost Title / Lien Release, (initial release NC)	\$10	per title, and after initial lien release.
Low Balance Share Account Fee (A only)	\$1	per month.
Membership (Lifetime Fee)	\$5.00	primary only (A)
Merchant Debit Card Fee (*)	\$3.00	per month
Money Orders	\$1.00	per money order up to \$500.00 face value
Monthly Inactivity	\$10.00	per month (any account inactive for 6 months or more).
Monthly Service Charge - 5 Star Chk.	\$10.00	per month - if balance goes below \$1,000 anytime during month
Monthly Service Charge - Regular Chk.	\$5.00	per month. If direct deposit is at least \$500 a month, monthly fee is waived, OR if daily balance stays above \$300, monthly fee is waived.
Negative Balance	\$5	per account, per day.
Non-credit card loan Late Fee	10%	10% of payment, with a maximum of \$50.
Non-member Check cashing fee	2%	2% of check amount or \$5, whichever is greater
Official Teller Check	\$4.00	per check, if not made payable to member, minimum \$ 500
Overdraft or Negative Acct. Transfer	\$6.00	per item or transfer.
Paper Statements	\$2.00	per mailing, (monthly or quarterly).
Payroll Check Processing	\$5.00	per check
Photocopies	\$2	per copy sheet, (checks, statements, etc.)
PIN Mailer (Forgotten PIN)	\$5.00	per PIN mailer
Refinance Existing BCFCU Auto Loan Fee	\$35.00	processing fee to evaluate existing BCFCU auto loan term changes
Return Mail Fee	\$5.00	monthly fee for account with an incorrect address
Share draft / Check Copy	\$5.00	per item
Statement Copy	\$5.00	per month
Tax Levy, Garnishment, Freeze, etc.	\$50	per account, per item.
Temporary Checks/Deposit Slips	\$5.00	for 4 printed temporary checks or deposit slips
Transfers: (non audio - x phone)	\$5.00	per transfer by phone request
Wire Transfer - Domestic ONLY	\$15.00	per transfer - Outgoing
Wire Transfer - Domestic ONLY	\$10.00	per transfer - Incoming.