

Fee Schedule

Effective January 1, 2021

Share Account Fees

Main Share Account Service fee:	\$ 1.00 per month, if the minimum \$5.00 balance is not maintained
Inactive Share Account fee:	\$ 5.00 per month after 1 year no activity

Share Draft/Checking Account Fees

(Minimum Opening Deposit \$40.00)

Account History Fee	\$ 1.50
Draft Copy fee:	\$ 5.00
Inactive Checking Accts (after 6 months)	\$10.00 per month
Manual transfer fee	\$ 5.00
NSF fee:	\$ 35.00 per item
Returned Item fee:	\$ 35.00 per item
Share Draft printing fee:	Prices may vary depending upon style
Share Draft Account Service fee:	\$ 5.00
Stop Payment fee:	\$ 35.00 per item
Unavailable Funds fee:	\$ 35.00 per item

Time Accounts

Share Certificates (6, 12-month term)	\$ 30.00 if closed before maturity or after 10 day grace period
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ATM/DEBIT

ATM/Debit Chargeback	\$ 30.00
Replacement Card	\$ 10.00
Overdraft fee:	\$ 35.00
Transaction fee:	\$ 3.00 per deposit, withdrawal, inquiry, or funds transferred, in excess of 4 per month

Other Service Fees (applicable to all accounts)

Account Reconciliation fee:	\$ 20.00 per hour
Account Research fee:	\$ 20.00 per hour
Account Transfer fee:	\$ 10.00 per transfer
Cashier's Check fee:	\$ 5.00 per check
Chargeback - ATM/Debit/ VISA Card	\$ 30.00 per chargeback
Deposited Item Return fee:	\$ 20.00 per item
Early Closure fee:	\$ 5.00 if closed within 90 days
EFT Overdraft fee:	\$ 35.00 not returned
EFT Returned item fee:	\$ 35.00 per item
Failure to notify change of address:	\$ 5.00
FAX fee:	\$ 1.00 per page
Items Sent for Collection fee:	\$ 5.00 per transfer
IRA Transfer Fee (Outgoing)	\$ 10.00 per transfer
Legal Process fee:	\$ 20.00
Loan Processing fee:	\$ 50.00
Manual Transfer fee:	\$ 5.00 per transfer
Replacement VISA card	\$ 10.00
Statement Copy fee:	\$ 1.50 per page
Subordination Fee	\$150.00 (charge to financial institution)
Wire Transfer (incoming) fee:	\$ 30.00 per transfer \$35.00 International
Wire Transfer (outgoing) fee:	\$ 30.00 per transfer \$35.00 International
VISA All Purpose Card	\$ 5.50 Load fee: \$1.25 Re-load fee
VISA Gift Card	\$ 3.50 Load fee
VISA TravelMoney Card	\$ 7.50 Load fee: \$1.25 Re-load fee
VISA TravelMoney Card	\$ 5.50 Replacement Card

The fees appearing in this Schedule are accurate and effective for accounts as of the effective date indicated on this Fee Schedule. If you have any questions please call BSE Credit Union. (440) 243-9180.