

Fee Schedule

Effective January 1, 2022

Share Account Fees

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| 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)

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| 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

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

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| 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)

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| 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.