

**E-BRANCH FEES**

<b>Bill Pay Enrollment</b> , per enrollment.....	FREE
<b>Bill Pay Check Copy</b> , per copy .....	\$10.00
<b>Bill Pay</b> ,.....	Free
<b>Bill Pay Stop Payment</b> , per order.....	\$15.00
<b>Bill Pay Overnight Check</b> , per payment .....	\$20.00
<b>Bill Pay Same Day Bill Payment</b> , per payment .....	\$10.00
<b>Popmoney send money 3 days</b> \$1.00 - \$249.99, per payment .....	FREE
\$250.00 - \$999.99 per payment .....	\$1.00
\$1000.00+, per payment.....	\$1.50
<b>Popmoney send money next day</b> \$1.00 - \$249.99, per payment.....	FREE
\$250.00 - \$999.99 per payment .....	\$1.50
\$1000.00+, per payment.....	\$2.00
<b>Popmoney Enrollment</b> , per enrollment.....	FREE
<b>Popmoney Stop Payment</b> , per order.....	\$15.00
<b>Popmoney Termination of Electronic Disclosures</b> , up to .....	\$20.00
<b>Popmoney Collection Fee</b> , lower of the legal maximum or .....	1.5%
<b>Account to Account</b> , outgoing transfer, per transfer.....	FREE
<b>Account to Account</b> , incoming transfer, per transfer.....	FREE
<b>Account to Account</b> , incoming transfer, per transfer.....	FREE
<b>Dishonored Pre-Authorized Payment</b> , per item* .....	\$25.00

**SAFE DEPOSIT BOX FEES**

**Annual Box Rental Fees**

<b>3 x 5</b> , per box .....	\$15.00
<b>3 x 10</b> , per box .....	\$25.00
<b>5 x 10</b> , per box .....	\$45.00
<b>10 x 10</b> , per box.....	\$70.00
<b>Drilling Fee &amp; Replacement Lock</b> (loss of both keys).....	\$100.00
<b>Replacement Lock</b> (loss of one key) .....	\$30.00

\*Please refer to your Membership and Account Agreement for additional information on how these fees are assessed.

\*\*Applies to all transactions, including card not present and online transactions transacted or originated with a merchant in a foreign country.

#Fee Change to 1.00% effective 12/1/2021



**BUSINESS SCHEDULE OF FEES**

(All Fees Are Subject To Change)

\*For "per item" fees please refer to your Membership and Account Agreement for additional information.

www.bhfcu.com

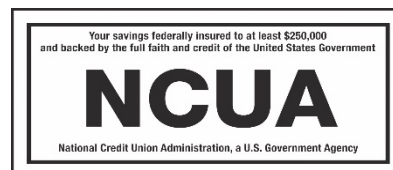
(605) 718-1818 or (800) 482-2428

**SHARE / SAVINGS ACCOUNT FEES**

<b>Dormant/Inactive Account</b> , per month.....	\$20.00
(No activity for 12 months, balance less than \$200, no other services being used, and over 18 years of age)	
<b>Early Account Closing</b> , upon closing.....	\$10.00
(Share account closed within 3 months of opening)	
<b>IRA Withdrawal</b> , per withdrawal (If before age 59 ½) .....	\$10.00
<b>Premier High Yield MMA/Minimum Balance</b> , per month (If \$2,500 minimum balance not maintained).....	\$7.50

**ULTIMATE BUSINESS SHARE DRAFT/ CHECKING ACCOUNT**

<b>Business Checking</b> , per month .....	\$7.50
(If \$1,500 minimum balance not maintained)	
<b>Business Checks Deposited</b> (per calendar month)	
0-100 (first 100 items), per check.....	Free
101 and greater, per check .....	\$0.05
<b>Business Checks Written</b> (per calendar month)	
0-50 (first 50 items), per check .....	Free
51 and greater, per check .....	\$0.07
<b>Lock Bag</b> , per bag.....	\$25.00
<b>Zipper Bag/Deposit Book</b> , per bag/book (First bag free).....	\$3.00



**FREEDOM BUSINESS SHARE DRAFT/  
CHECKING ACCOUNT**

<b>Business Checking</b> , per month .....	\$5.00
<b>Business Checks Deposited</b> (per calendar month)	
0-100 (first 100 items), per check .....	Free
101 and greater, per check .....	\$0.05
<b>Business Checks Written</b> (per calendar month)	
0-50 (first 50 items), per check .....	Free
51 and greater, per check .....	\$0.07
<b>Lock Bag</b> , per bag .....	\$25.00
<b>Zipper Bag</b> , per bag (First bag free).....	\$3.00

**ASSOCIATION / ORGANIZATION  
SHARE DRAFT / CHECKING ACCOUNT**

<b>Business Checking</b> , per month .....	Free
<b>*Business Checks Deposited</b> (per calendar month)	
0-100 (first 100 items), per check .....	Free
101 and greater, per check .....	\$0.05
<b>*Business Checks Written</b> (per month)	
0-50 (first 50 items), per check .....	Free
51 and greater, per check .....	\$0.07
<b>Lock Bag</b> , per bag .....	\$25.00
<b>Zipper Bag</b> , per bag (First bag free).....	\$ 3.00
*BHFCU reserves the right to waive these fees on qualifying accounts.	

**SHARE DRAFT / CHECKING ACCOUNT FEES**

<b>Check Printing</b> (Depends on style selected) .....	Varies
<b>International (Foreign) Single Currency Transaction</b> , per transaction (EZ CHECK) .....	.80%**
<b>International (Foreign) Multiple Currency Transaction</b> , per transaction (EZ CHECK).....	1.00%**
<b>Item Presented Against Closed Account</b> ,	
per item* (Check, EZ CHECK Draft or ACH Debit) .....	\$25.00
<b>Manual Processing of Check</b> , per check .....	\$1.00
<b>Overdraft Paid</b> , per item* (Check, EZ Check draft, or ACH debit).....	\$25.00
<b>Overdraft Return</b> , per item* (Check or ACH debit).....	\$25.00
<b>Service Charge</b>	
Freedom Checking, per month .....	None
Ultimate Checking, per month.....	\$7.50
(If \$1,500 minimum balance not maintained)	
<b>Stop Payment Order</b> , per order.....	\$25.00
<b>Temporary Checks</b> , per 8 checks.....	\$2.00

**ACH FOR SMALL BUSINESS**

<b>ACH Origination (ACH ORIG MONTHLY)</b> , monthly fee – prior month .....	\$0.00
<b>ACH Origination (ACH ORIG TRANS)</b> , per transaction fee – prior month .....	\$0.50
<b>Same Day ACH</b> , per transaction fee – prior month.....	1.00

**OTHER FEES**

<b>Account Closing</b> , per closing (Closing due to abuse).....	\$3.00
<b>Account Research and Statement/Checkbook Reconciliation</b> , per 1/4 hour, 1/4 hour minimum .....	\$5.00
<b>ACH Origination (ACH ORIG MONTHLY)</b> , monthly fee – prior month .....	\$30.00
<b>ACH Origination (ACH ORIG TRANS)</b> , per transaction fee – prior month .....	\$0.20
<b>Same Day ACH</b> , per transaction fee – prior month .....	\$0.35
<b>ACH Debit Return Fee (ACH ORIG RETURN)</b> , per item .....	\$5.00
<b>ACH Credit Return Fee (ACH ORIG RETURN)</b> , per item .....	\$25.00
<b>Cashier's Check</b> , per check (No fee if payable to the member) .....	\$5.00
<b>Check Cashing</b> , per individual payee, per visit.....	\$3.00
(For checks totaling \$200 or more. <b>NO FEE IF</b> - Member has open checking account or loans, or balance in shares is \$200 or greater, under 18 years of age, or cashing any check drawn against a BHFCU member's account).	
<b>Coin Counting</b> .....	FREE
<b>Collection Item</b>	
Domestic, per item .....	\$10.00
Foreign, per item .....	\$25.00
<b>Compliance with Legal Order/Levy</b> , each .....	\$25.00
<b>Consumer Loan Extension</b> , per extension .....	\$25.00
<b>Consumer Loan Refinance (in house)</b> , per occurrence .....	\$50.00
<b>Copy of Paid Item (per item), Account Statement or Printout of Account History</b> (per page).....	\$1.00
(More than 5 documents, Account Research Fee will apply)	
<b>Credit/EZ CHECK/ATM Card Replacement</b> , per card .....	\$5.00
<b>Dishonored Pre-Authorized Payment/Check</b>	
<b>Written by Member</b> , per item*.....	\$25.00
<b>Escheatment Fee</b> .....	\$50.00
<b>Incorrect Address</b> .....	\$5.00
<b>Loan Amortization Schedule</b> , Printed copy, per amortization.....	\$5.00
<b>Money Order</b> , per item .....	\$3.00
<b>Transfer Fee</b> , per transfer .....	\$2.00
(Per automatic transfer from loan to cover overdraft)	
<b>Subordination of Mortgage</b> , per subordination.....	\$50.00
<b>Statement Copy</b> , per page.....	\$1.00
<b>Title Handling</b> , per title .....	Varies
<b>VISA Gift Card</b> , per card.....	\$3.00
<b>VISA Reloadable Debit Card</b> , per card.....	\$5.00
<b>Wire Transfer - Domestic</b>	
Domestic Outgoing (with instructions), per wire.....	\$15.00
Domestic Outgoing (without instructions), per wire.....	\$25.00
<b>Wire Transfer – International</b> Outgoing, per wire.....	\$45.00

**ATM FEES**

<b>Account Balance Inquiry</b> , per inquiry.....	\$0.50
<b>ATM Transactions at BHFCU-Owned w/BHFCU cards</b> .....	Free
<b>International (Foreign) Single Currency Transaction</b> , per transaction .....	.80%**
<b>International (Foreign) Multiple Currency Transaction</b> , per transaction .....	1.00%**
<b>Overdraft by ATM Withdrawal</b> , per item* .....	\$25.00
<b>Withdrawal/Transfer CO-OP Network and MoneyPass Network ATMs</b> , effective 11/18/19	
First 6 per calendar month .....	Free
More than 6 per calendar month, per transaction .....	\$1.00
<b>Withdrawal/Transfer at Non-BHFCU-Owned ATMs</b> , per transaction .....	\$1.50