

E-BRANCH FEES

Bill Pay Enrollment , per enrollment.....	FREE
Bill Pay Check Copy , per copy	\$10.00
Bill Pay ,.....	Free
Bill Pay Stop Payment , per order.....	\$15.00
Bill Pay Overnight Check , per payment	\$20.00
Bill Pay Same Day Bill Payment , per payment.....	\$10.00
Account to Account , outgoing transfer, per transfer.....	FREE
Account to Account , incoming transfer, per transfer.....	FREE
Dishonored Pre-Authorized Payment , per item*	\$25.00

SAFE DEPOSIT BOX FEES

Annual Box Rental Fees

3 x 5 , per box	\$15.00
3 x 10 , per box	\$25.00
5 x 10 , per box	\$45.00
10 x 10 , per box.....	\$70.00
Drilling Fee & Replacement Lock (loss of both keys).....	\$150.00
Replacement Lock (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.



Black Hills
FEDERAL CREDIT UNION

**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

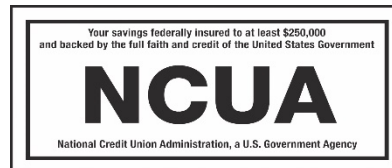
(605) 718-1818 or (800) 482-2428

SHARE / SAVINGS ACCOUNT FEES

Dormant/Inactive Account , per month.....	\$20.00
(No activity for 12 months, balance less than \$200, no other services being used, and over 18 years of age)	
Early Account Closing , upon closing.....	\$5.00
(Share account closed within 3 months of opening)	
IRA Withdrawal , per withdrawal (If before age 59 ½)	\$10.00

**ULTIMATE BUSINESS SHARE DRAFT/
CHECKING ACCOUNT**

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



**FREEDOM BUSINESS SHARE DRAFT/
CHECKING ACCOUNT**

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

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

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

SHARE DRAFT / CHECKING ACCOUNT FEES

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

ACH FOR SMALL BUSINESS

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

OTHER FEES

Account Closing , per closing (Closing due to abuse).....	\$3.00
Account Research and Statement/Checkbook Reconciliation , per 1/4 hour, 1/4 hour minimum	\$5.00
Business OLB Fee (BUSINESS OLB FEE) , monthly fee – prior month	\$30.00
ACH Origination (ACH ORIG TRANS) , per transaction fee – prior month	\$0.20
Same Day ACH , per transaction fee – prior month	\$0.35
ACH Debit Return Fee (ACH ORIG RETURN) , per item	\$5.00
ACH Credit Return Fee (ACH ORIG RETURN) , per item	\$25.00
Cashier's Check , per check (No fee if payable to the member)	\$5.00
Check Cashing , per individual payee, per visit.....	\$3.00
(For checks totaling \$200 or more. NO FEE IF - 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).	
Coin Counting	FREE
Collection Item	
Domestic, per item	\$10.00
Foreign, per item	\$25.00
Compliance with Legal Order/Levy , each	\$25.00
Consumer Loan Extension , per extension	\$25.00
Consumer Loan Refinance (in house) , per occurrence	\$50.00
Copy of Paid Item (per item), Account Statement or Printout of Account History (per page).....	\$1.00
(More than 5 documents, Account Research Fee will apply)	
Credit/BUSINESS CHECK/ATM Card Replacement , per card.....	\$5.00
Dishonored Pre-Authorized Payment/Check	
Written by Member , per item*.....	\$25.00
Escheatment Fee	\$50.00
Incorrect Address	\$5.00
Letter of Credit	1.0% of amount requested
Loan Amortization Schedule , Printed copy, per amortization.....	\$5.00
Money Order , per item	\$3.00
Transfer Fee , per transfer	\$2.00
(Per automatic transfer from loan to cover overdraft)	
Subordination of Mortgage , per subordination.....	\$50.00
Statement Copy , per page.....	\$1.00
Title Handling , per title	Varies
VISA Gift Card , per card	\$3.00
VISA Reloadable Debit Card , per card.....	\$5.00
Wire Transfer - Domestic	
Domestic Outgoing (with instructions), per wire.....	\$15.00
Domestic Outgoing (without instructions), per wire.....	\$25.00
Wire Transfer – International Outgoing, per wire.....	\$45.00

ATM FEES

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