**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 Same Day Bill Payment, per payment.............................. $10.00
Popmoney send money 3 days $1.00 - $249.99, per payment .... FREE
$250.00 - $999.99 per payment ... $1.00
$1000.00+, per payment .......... $1.50
Popmoney send money next day $1.00 - $249.99, per payment........... FREE
$250.00 - $999.99 per payment ... $1.50
$1000.00+, per payment ........ $2.00
Popmoney Enrollment, per enrollment............................................. FREE
Popmoney Stop Payment, per order ........................................... $15.00
Popmoney Termination of Electronic Disclosures, up to ............... $20.00
Popmoney Collection Fee, lower of the legal maximum or ......... 1.5%
Account to Account, outgoing transfer, per transfer .............. FREE
Account to Account, incoming transfer, per transfer ............... FREE
Account to Account, Termination of Electronic Disclosures, up to .... $20.00
Account to Account Collection Fee lower of the legal maximum or .... 1.5%

**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)................. $100.00
Replacement Lock (loss of one key) ........................................ $30.00

**BUSINESS SCHEDULE OF FEES**

(All Fees Are Subject To Change)

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........................................ $10.00
(Share account closed within 3 months of opening)
IRA Withdrawal, per withdrawal (If before age 59 ½)............... $10.00
Premier High Yield MMA/Minimum Balance, per month (If $2,500 minimum balance not maintained)........ $7.50

**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

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**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 SHARED 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
- **International Transaction**, per transaction (EZ CHECK) ................. 1.00%
- **Item Presented Against Closed Account**, per item (Check, EZ CHECK Draft or ACH Debit) .................. $25.00
- **Manual Processing of Check**, per check .................................... $1.00
- **Overdraft Paid**, per item (Check, EZ Check draft, or ACH debit) ........ $25.00
- **Overdraft Return**, per item (Check or ACH debit) ....................... $25.00
- **Overdraft - 6 Automatic Transfer Limit Met**, per item ................ $25.00
  (Federal Regulation D permits a total of six transfers from each savings account by telephone, Quick Teller, Online Banking, and Bill Pay, or pre-authorized order each calendar month)
- **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

**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
- **ACH Origination (ACH ORIG MONTHLY)**, monthly fee – prior month ................................................................. $30.00
- **ACH Origination (ACH ORIG TRANS)**, per transaction fee – prior month ................................................................. $0.05
- **Same Day ACH**, per transaction fee – prior month ..................... $0.06
- **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/EZ 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
- **Loan Amortization Schedule**, Printed copy, per amortization .... $5.00
- **Money Order** ................................................................. FREE
- **Transfer Fee**, per transfer ..................................................... $2.00
  (Per automatic transfer from loan to cover overdraw)
- **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 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