

E-BRANCH FEES

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|---|---------|
| 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

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|---|----------|
| 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 |

ATM FEES

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|--|---------|
| 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 |

*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.



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.

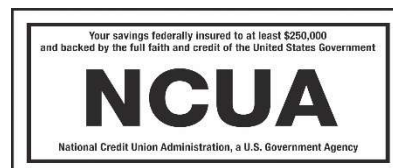
www.bhfcu.com
(605) 718-1818 or (800) 482-2428

SHARE / SAVINGS ACCOUNT FEES

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|--|---------|
| 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

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|--|---------|
| Business Checking , per month | \$7.50 |
| (If \$1,500 minimum balance not maintained) | |
| 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 |
| Lock Bag , per bag..... | \$25.00 |
| Zipper Bag , per bag (First bag free) | \$3.00 |

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

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|--|---------|
| Business Checking , per month..... | Free |
| Lock Bag , per bag..... | \$25.00 |
| Zipper Bag , per bag (First bag free) | \$ 3.00 |

SHARE DRAFT / CHECKING ACCOUNT FEES

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|---|---------|
| 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 4 checks | \$5.00 |

ONLINE BANKING +ACH

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|---|--------|
| ACH Origination (ACH ORIG MONTHLY) , monthly fee – prior month | \$5.00 |
| ACH Origination (ACH ORIG TRANS) , per transaction fee – prior month | \$0.50 |
| Same Day ACH , per transaction fee – prior month..... | \$1.00 |
| ACH Return Fee (ACH ORIG RETURN) , per item | \$5.00 |

BUSINESS ONLINE BANKING

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|--|---------|
| Business OLB Basic Fee , monthly fee – prior month | Free |
| Business OLB Plus ACH Fee (BUSINESS OLB FEE) , monthly fee – prior month..... | \$25.00 |
| ACH Origination (ACH ORIG TRANS) , per transaction fee – prior month | \$0.20 |
| Same Day ACH , per transaction fee – prior month..... | \$0.35 |
| Business Desktop Deposit (bRDC) , monthly fee – prior month | \$45.00 |
| Positive Pay (Check & ACH) , monthly fee – prior month..... | \$50.00 |
| Positive Pay (Check Only) , monthly fee – prior month..... | \$30.00 |
| Positive Pay (ACH Only) , monthly fee – prior month | \$25.00 |

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| The Treasury Solution Suite (+ACH, bRDC, Positive Pay Check Only) , monthly fee – prior month (ACH transaction fees also apply) ... | \$75.00 |
| ACH Return Fee (ACH ORIG RETURN) , per item | \$5.00 |

OTHER FEES

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|--|--------------------------|
| 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 |
| 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 |
| 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 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 |
| 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 |