



SCHEDULE OF FEES

All Fees Are Subject To Change
 Additional Fees Apply To Business Accounts

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

bhfcu.com
 605.718.1818 or 800.482.2428

SHARE/SAVINGS ACCOUNT FEES

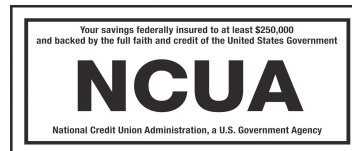
Dormant/Inactive Account , per month	\$20.00
(No activity for 12 months, balance less than \$200, no other services being used, and over 18 years of age)	
Early Account Closing , upon closing.....	\$10.00
(Membership closed within 90 days of opening)	
IRA Withdrawal , per withdrawal (If before age 59 ½)	\$10.00
Premier High Yield MMA/Minimum Balance , per month (If \$2,500 minimum balance not maintained)	\$7.50

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 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

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



E-BRANCH FEES

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

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, per item.....\$3.00

Transfer Fee, per transfer.....\$2.00
(Per automatic transfer from share or loan to cover overdraft)

Subordination of Mortgage, per subordination.....\$50.00

Statement Copy, per page\$1.00

Title Handling, per titleVaries

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

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

Popmoney send money 3 days \$1.00 - \$249.99, per paymentFREE
\$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

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).....\$100.00

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.**