



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

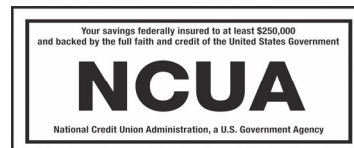
605.718.1818 or 800.482.2428

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.....	\$5.00
(Membership closed within 90 days of opening)	
IRA Withdrawal , per withdrawal (If before age 59 ½)	\$10.00

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 (EZ CHECK).....	1.00%**
International (Foreign) Multiple Currency Transaction , per transaction (EZ CHECK)	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
Courtesy Pay, per item* (EZ CHECK).....	\$25.00
International (Foreign) Single Currency Transaction, per transaction (EZ CHECK).....	1.00%**
International (Foreign) Multiple Currency 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
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

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
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 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 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

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
Zelle,.....	FREE
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.