SCHEDULE OF FEES

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

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
**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

**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  
(For 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 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

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**E-BRANCH FEES**

**Bill Pay Enrollment**, per enrollment FREE

**Bill Pay Check Copy**, per copy $10.00

**Bill Pay**, per order 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 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%

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**SAFE DEPOSIT BOX FEES**

**Annual Box Rental Fees**

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<tr>
<th>Size</th>
<th>Fee</th>
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<tbody>
<tr>
<td>3 x 5</td>
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<tr>
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</tr>
<tr>
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<td>$45.00</td>
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<tr>
<td>10 x 10</td>
<td>$70.00</td>
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</tbody>
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**Drilling Fee & Replacement Lock** (loss of both keys) $100.00  
**Replacement Lock** (loss of one key) $30.00