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

Rev 8.24.20
**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 Refinance, 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 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

**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: $25.00
  - 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

**E-BRANCH FEES**
- Bill Pay Enrollment, per enrollment: FREE
- Bill Pay Check Copy, per copy: $10.00