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
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

ATM FEES

Account Balance Inquiry, per inquiry (non-BHFCU-owned ATMs) $0.50
Transactions at BHFCU-Owned ATMs 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 ATMs,
First 6 per calendar month ..... FREE
More than 6 per calendar month, per transaction $1.00
Withdrawal/Transfer at ATMs outside CO-OP Network,
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.**

Black Hills FEDERAL CREDIT UNION

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

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)

ULTIMATE BUSINESS SHARE DRAFT/ CHECKING ACCOUNT

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

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

Rev. 11.1.2026

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

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

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
Stop Payment Order, per order $25.00
Temporary Checks, per 4 checks $5.00

ONLINE BANKING +ACH

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

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
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

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