Black Hills
FEDERAL CREDIT UNION

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)

Early IRA Withdrawal, per withdrawal (If before age 59 ½) $10.00

Early IRA Transfer, upon funds transfer (when funds leave BHFCU within 90 days of deposit, transfer, or rollover) $200.00

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 (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 at CO-OP Network ATMs,
First 6 per calendar month ..... FREE
More than 6 per calendar month, per transaction..... $1.00

Withdrawal/Transfer at Non-BHFCU-Owned ATMs outside CO-OP Network,
per transaction..... $1.50

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

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.**