

Baraga County Federal Credit Union Fee Schedule

Savings (Share) Fee	
Any account closed within the first 90 days of opening or reopening will be charged a fee	\$10.00
Checking Fees	
Non-sufficient Funds (NSF) Check	\$15.00
Stop Payment Fee (only if check tries to clear)	\$15.00
Monthly Checking Fee	\$2.00
Overdraft Transfer Fee (from separate account)	\$5.00
Automatic Transfer from Savings to Checking to cover Overdraft	\$1.00
Wire Fee – Outgoing	
Domestic	\$15.00
MI Credit Union to MI Credit Union	\$5.00
International	\$30.00
Money Order Fee	
Under \$500.00	\$0.50
Over \$500.00	\$1.00
Travelers Check Fee	
Single	\$0
Joint Per \$100.00	\$0.50
VISA Gift Cards	\$2.50/card
Outgoing Fax Fee – all pages	\$2.50
Incoming Fax Fee (non-CU business, over 10 pgs)	\$0.10 per page
Copies (per page)	\$0.10
VISA Cash Advance Fee	\$3.00
Copy of Statement	\$1.00
Replace ATM/Debit Card	\$2.00
ATM Charge for use of non-BCFCU ATMs	\$1.00
Extensive Account Research Fee	Hourly fee determined by CU
Loan Fees	
Loan Processing Fee	\$0
Home Equity Application Fee	\$100.00 (Currently Waived!)
Loan Late Fee After 10 Days	\$15.00