



Fee Schedule (effective 08/01/2018)

Savings Fee

Any account closed within the first 90 Days of opening or reopening will be charged a \$10.00 fee

Dormant Account – after 12 months of dormancy **\$5.00/month**

Checking Fees

Nonsufficient Funds (NSF) Check \$25.00

Stop Payment Fee-(only if check tries to clear) \$25.00

ACH Stop Payment Fee \$25.00

Monthly Checking Fee – Personal \$0.00

Overdraft Transfer Fee
from separate account \$1.00

Automatic Transfer from Savings
to Checking to cover overdraft \$1.00

Member Services

Wire Fee - Outgoing
Domestic \$15.00
Credit Union to MI CU thru Alloya \$5.00

Money Order Fee
<\$500 \$0.50
>\$500 \$1.00

Cashier's Check Fee \$1.00

Certified Check Fee \$1.00

Outgoing Fax Fee
the first 5 pages \$2.50
additional pages per page \$0.50

Incoming Fax Fee
the first 5 pages \$2.50
additional pages per page \$0.50

Copies (per page) \$0.10

Visa Cash Advance Fee– Non Member or
Non CU Visa \$3.00

Copy of Statement \$1.00

Replace ATM/Debit card \$4.00

New Pin # or choose your own Pin ATM/Debit card \$1.00

ATM Charge for use of
non-BCFCU ATMs \$1.00

Bad address fee/returned mail fee \$5.00

Extensive Account Research Fee (fee determined by CU)

Gift cards \$3.50
~per card

Coin Processing \$0.00

Loan Fees

Loan Fee \$10.00

Loan Late Fee After 10 days \$25.00

Home Equity (Fixed Rate) Origination Fee \$100.00