

CHECKING	Live Free Checking	Begin Banking	FREE Member Services
Early Payday	Yes	No	<p>Bellwether members have access to these additional services to help take care of your financial needs at your convenience:</p> <ul style="list-style-type: none"> Online Banking Mobile Banking Smartwatch Banking Online Bill Pay with E-Bills eStatements / eDocuments/eForms Monthly Paper Statements Online Incoming External Transfers Online Outgoing External Transfers Call24 Transactions Round-Up Savings Program 37,000+ surcharge-free ATMs** 6,700+ shared branches nationwide
BCCU Foreign ATM Fees	FREE	\$1.50	
Savings Overdraft Transfer	FREE	FREE	
Save the Change Program	Yes	Yes	
Overdraft* <small>*The types of transactions that can incur an overdraft fee include Share Drafts (checks) and withdrawals, ACH transactions, Debit card transactions, and ATM withdrawals.</small>	1 free/yr. then \$19/ea.	\$19/ea.	
Minimum Opening Deposit	\$25	\$25	
Monthly Service Charge	\$0	\$0	
Minimum Balance	\$0	\$0	
Direct Deposit Required	No	No	
Debit Card Replacement	\$10	\$10	
Temporary Checks	4 for \$2	4 for \$2	
Stop Payment	\$30	\$30	

BCCU SCHEDULE OF FEES & CHARGES

ACCOUNT RECONCILIATION	
Check Copies	
Via Research / item	\$10
Online Banking	FREE
Online Bill Pay / item	\$10
Copy of Tax Filing	
Via Research – current year	FREE
Online eTaxForms	FREE
Via Research – prior years / item	\$10
Statement Copies	
Less than 2 years old / month	\$5
Over 2 years old / month	\$10
Account Research and Reconciliation / hour	\$35
MONEY ORDERS / CHECKS	
Money Orders / Treasurer's Checks	\$5
ATM / DEBIT CARD TRANSACTIONS*	
ATM Transaction at BCCU ATM	FREE
ATM Transactions at nearly 30,000+ CO-OP ATMs	FREE
POS Transactions	FREE
Balance Inquiries/Transfers	\$1.50/ea
Withdrawals at all other ATMs**	\$1.50
Savings ATM Transactions at Other ATMs****	\$1.50
OTHER FEES	
ACH	
Set Up	FREE
Changes/Cancellations	\$10
Overdrafts	\$19
NSFs	\$19
Check Collection / All Foreign (exchange fees may also apply)	\$15
Coin Counter (for members only)***	
Begin Saving/Banking Member, Minor Member	FREE
Consumer Member	5%
Business Member	5%

OTHER FEES (continued)	
Non-BCCU Credit Card Advance	\$10
Dormant Account Escheat	\$100
Early Membership Closing (6 months)	\$10
Inactive Membership (after 12 months) / month	\$5
Loan Payment by Phone	
ACH	\$10
Debit Card	\$10
EasyPay – make a loan payment at a branch by debit card	\$10
Returned Item/Payment (Deposited, Credited, Check, ACH)	FREE
Returned Mail for Bad Address	\$5
IRA Plan Termination	\$50
Tax Levies, Writs, Garnishments	\$75
Trust Review - for Deposit Account Activity	\$85
Wire Transfers	
Incoming	\$10
Outgoing (domestic)	\$30
Outgoing (foreign)	\$75
Returned NSF Fee	\$19
Overdraft*	
<small>*The types of transactions that can incur an overdraft fee include Share Drafts (checks) and withdrawals, ACH transactions, Debit card transactions, and ATM withdrawals.</small>	
Courtesy Pay Fee	\$19
Courtesy Pay ACH Fee	\$19
Foreign Currency Order	\$30
Special Requests	Priced accordingly

***Other institutions may charge a fee for usage of their ATM machines.

****Coin machines located at our Manchester and Bedford locations only.