

Standard Fees (applies to all Personal Memberships)

ACCOUNT RECONCILIATION

Account Research & Reconciliation \$35/hour

Check Copies

Via Research \$10/check
WEB24 Internet Banking **FREE**
WEB24 Bill Pay \$10/check

Copy of Tax Filings

Current tax year **FREE**
Previous tax years \$10/year

Statement Copies (price per statement)

Less than 2 years old \$5
Over two years old \$10
eStatements/WEB24 **FREE**

ELECTRONIC SERVICES

CALL24 Transactions **FREE**

eStatements **FREE**

Transact24 Automated Banking Centers **FREE**

WEB24 Bill Pay with E-Bills **FREE**

WEB24 Incoming External Transfers **FREE**

WEB24 Outgoing External Transfers \$5

WEB24 Bill Pay Total Management Service \$5.95 for 20/mo then 50¢ ea

OTHER FEES

ACH

Setup **FREE**
Changes \$5
Overdrafts \$25
Cancellation \$10

Check Collection

(exchange fees may also apply)

Canadian \$10
Foreign \$15

Coin Counter (for members only) **FREE**

Non-BCCU Credit Card Advance \$10

Dormant Account Escheat \$25

Early Membership Closing (6 months) \$10

Inactive Membership (18 months) \$5/month

Returned Deposited Item \$10

Statements Returned for Bad Address \$5

Money Market

Withdrawals per Month **3 FREE then**
Excess Withdrawals \$10 ea

OTHER FEES

Stop Payment

Draft, ACH, Treasurer's Check, Money Order, Bill Pay \$25
\$25

Tax Levies, Writs \$75

Wire Transfers

Incoming **FREE**
Outgoing (domestic) \$25
Outgoing (foreign) \$40

"LiveFree" Checking

Monthly Service Charge N/A

Minimum Balance Fee N/A

Temporary Checks 4 for \$2

Overdraft Protection

Overdraft LOC Loan \$35/year
Overdraft from Savings Fee (max Reg. D) \$10
Overdraft (NSF, Uncollected, or Courtesy Pay) \$25

Check Printing Varies

MASTERMONEY™ DEBIT CARD

Debit Card Replacement

With old card **FREE**
Without card \$10

MONEY ORDERS/CHECKS

Gift Cheques \$3

Money Orders \$2

Traveler's Checks 1%

Treasurer's Checks \$3

Treasurer's Checks via Transact24 **FREE**

OTHER FEATURES

WEB24 Internet Banking **FREE**

Internet Bill Pay with E-Bills **FREE**

eStatements **FREE**

Transact24 Automated Banking Centers **FREE**

Coin Counter (for members only) **FREE**

"LiveFree" checking not part of Loyalty Rewards Program

Loyalty Rewards Checking

CHECKING/MONEY MARKET

	None	Silver	Gold	Platinum
Check Printing	–	Varies	Varies	Varies
Monthly Service Charge (if checking requirement not met)	–	\$4	Move to Silver	Move to Silver/Gold
Overdrafts – NSF, uncollected, or courtesy pay	\$25	\$25	\$25	\$25
Overdraft Protection				
Overdraft LOC Loan	–	\$35/yr	\$35/yr	Waived
Automatic Transfer from Savings (max 6/month)	–	\$5	1 FREE/ \$3 ea	FREE
Temporary Checks	–	4 for \$2	4 for \$2	4 FREE

MASTERMONEY™ DEBIT CARD

Debit Card Replacement

With old card **FREE** **FREE** **FREE** **FREE**
Without card \$10 \$10 \$10 \$10

ATM/DEBIT TRANSACTIONS

Transactions at BCCU ATMs	FREE	FREE	FREE	FREE
Withdrawals at 28,000+ CO-OP Network ATMs	\$1	FREE	FREE	FREE
Withdrawals at all Other ATMs	\$1	\$1	4 FREE/ .50 ea	6 FREE/ .50 ea
Balance Inquiries/Transfers	\$0.75 ea	\$0.75 ea	\$0.75 ea	\$0.75 ea
POS Transactions	FREE	FREE	FREE	FREE

MONEY ORDERS/CHECKS

Gift Cheques	\$3	\$3	\$3	FREE
Money Orders	\$2	\$2	\$2	FREE
Traveler's Checks	1%	1%	1%	FREE
Treasurer's Checks Via Transact24	\$3 FREE	\$3 FREE	\$3 FREE	FREE

Silver Rewards Combined balances of \$300 OR eStatement enrollment

Gold Rewards Combined balances of \$5,000 OR use two of the following options: eStatements, Active Bill Pay, Direct Deposit

Platinum Rewards Combined balances of \$25,000

Silver "Student" For members 22 years of age or younger, follows Silver level with no combined balance or eStatement requirements



Current as of 03/11. Service fees summarized in this brochure are subject to change. Please review this Fee Schedule in conjunction with our Terms and Conditions and Truth-in-Savings Disclosures.