

# "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<br>(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 |

## DEBIT TRANSACTIONS

|  |             |
|--|-------------|
| Transactions at BCCU ATMs                    | FREE        |
| Withdrawals at 28,000+<br>CO-OP Network ATMs | FREE        |
| Withdrawals at all Other ATMs                | \$2         |
| POS Transactions/PIN                         | FREE        |
| Balance Inquiries and Transfers              | \$0.75 each |
| Debit Purchases                              | FREE        |
| CO-OP Debit Rewards Program                  | \$20/year   |

## MONEY ORDERS/CHECKS

|                                  |      |
|----------------------------------|------|
| Gift Cheques                     | \$3  |
| Money Orders                     | \$2  |
| Travelers Checks                 | 1%   |
| Cashiers Checks                  | \$3  |
| Treasurers 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

# SCHEDULE OF FEES & CHARGES

Revised June 2009



Manchester | Nashua

Tel 603.645.8181 • Toll Free 1.800.669.3381

[www.bccu.org](http://www.bccu.org)



Current as of 6/09. 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.

## 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 <i>(price per statement)</i> |            |
| Less than two 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 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 <i>(exchange fees may also apply)</i> |           |
| Canadian   | \$10      |
| Foreign  | \$15      |
| Coin Counter <i>(for members only)</i>                 | FREE      |
| Non-BCCU Credit Card Cash Advance                      | \$10      |
| Dormant Account Escheat                                | \$25      |
| Early Membership Closing <i>(within 6 months)</i>      | \$10      |
| Inactive Membership <i>(18 months)</i>                 | \$5/month |
| Returned Deposited Item                                | \$10      |
| Statements Returned                                    |           |
| For bad address  | \$5       |
| Stop Payment   |           |
| Draft, ACH, Treasurers Check, Money Order, Bill Pay    | \$25      |
| Tax Levies, Writs                                      | \$75      |
| Wire Transfers   |           |
| Incoming   | FREE      |
| Outgoing <i>(domestic)</i>                             | \$25      |
| Outgoing <i>(foreign)</i>                              | \$40      |

**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.

## CHECKING/MONEY MARKET

|  | No Checking | Silver Checking | Gold Checking  | Platinum Checking   |
|--|-------------|-----------------|----------------|---------------------|
| Check Printing   | -           | Varies          | Varies         | Varies              |
| Monthly Service Charge <i>if checking requirements not met</i> | -           | \$4             | Move to Silver | Move to Silver/Gold |
| Money Market   |             |                 |                |                     |
| Three Withdrawals/Month  | FREE        | FREE            | FREE           | FREE                |
| Excess Withdrawals   | \$10        | \$10            | \$10           | \$10                |
| Overdrafts <i>NSF, uncollected, or courtesy pay</i>            | \$25        | \$25            | \$25           | \$25                |
| Overdraft Protection   |             |                 |                |                     |
| Overdraft LOC Loan   | -           | \$35/year       | \$35/year      | Waived              |
| Automatic Transfer from Savings <i>(max 6/month)</i>           | -           | \$5             | 1 FREE/\$3     | 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 each | 6 FREE/.50 each |
| Balance Inquiries/Transfers               | \$0.75 each | \$0.75 each | \$0.75 each     | \$0.75 each     |
| POS Transactions                          | FREE        | FREE        | FREE            | FREE            |

## MONEY ORDERS/CHECKS

|                   |      |      |      |      |
|-------------------|------|------|------|------|
| Gift Cheques      | \$3  | \$3  | \$3  | FREE |
| Money Orders      | \$2  | \$2  | \$2  | FREE |
| Travelers Checks  | 1%   | 1%   | 1%   | FREE |
| Treasurers Checks | \$3  | \$3  | \$3  | FREE |
| Via Transact24    | FREE | FREE | FREE | FREE |