



Serving anyone who lives or works in New Hampshire

24 hours a day / 7 days a week!

ACCOUNT RECONCILIATION

Account Research and Reconciliation/hour	\$35
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 two years old / month	\$10

ELECTRONIC SERVICES

Call24 Transactions	FREE
eStatements / Online Banking	FREE
eDocuments / Online Banking	FREE
eForms / Online Banking	FREE
Paper Statements (per month)	FREE
Online Banking	FREE
Online Bill Pay with E-Bills	FREE
Online Incoming External Transfers	FREE
Online Outgoing External Transfers	FREE
Online Bill Pay Total Management Service	\$5.95/20 items, then \$0.50/ea.

MONEY ORDERS / CHECKS

Money Orders / Treasurer's Checks	\$5
-----------------------------------	-----

MASTERMONEY™ DEBIT CARD

Debit Card Replacement	\$10
------------------------	------

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	\$10
Overdrafts	\$30
Cancellations	\$10
Check Collection (exchange fees may also apply)	
All Foreign	\$15
Coin Counter (for members only)	
Kids Club Member, Minor Member	FREE
Consumer Member	5%
Business Member	5%
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	\$15
Credit Card / Debit Card	\$12
EasyPay – make a loan payment at a branch by credit / debit card	\$12
Returned Item (Deposited, Credited)	\$18
Returned Payment (Check, ACH)	\$18
Statements Returned for Bad Address	\$5
IRA	
Plan Termination	\$50
Money Market	
Withdrawals per Month	3 free then
Excess Withdrawals	\$10
Savings (preauthorized, automatic or computer)	
Excess Savings Transfers after 6 free each month	\$10 ea.
Stop Payment	
Draft, ACH, Treasurers Check, Money Order, Bill Payment	\$30
Tax Levies, Writs, Garnishments	\$75
Trust Review – for Deposit Account Activity	\$85
Wire Transfers	
Incoming	\$10
Outgoing (domestic)	\$30
Outgoing (foreign)	\$75
Overdrafts – NSF, Uncollected, Courtesy Pay	\$30
Foreign Currency Order	\$27
Special Requests	Priced accordingly

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



Loyalty Rewards Checking

CHECKING			
	Silver**	Gold	Platinum
Check Printing	Varies	Varies	Varies
Overdrafts – NSF, Uncollected, or Courtesy Pay	\$30	\$30	\$30
Overdraft Protection			
Overdraft LOC Loan	\$35/yr	\$35/yr	Waived
Automatic Transfer from Savings (max 6/month)	\$5	FREE	FREE
Temporary Checks	4 for \$2	4 for \$2	4 FREE
MASTERMONEY™ DEBIT CARD			
Debit Card Replacement	\$10	\$10	\$10
ATM/DEBIT TRANSACTIONS			
At BCCU ATMs	FREE	FREE	FREE
At 30,000+ CO-OP Network ATMs nationwide	FREE	FREE	FREE
At All Other ATMs	\$1.50	4 FREE/ \$1.50 ea.	6 FREE/ \$1.50 ea.
Balance Inquiries/Transfers	\$1.50 ea.	\$1.50 ea.	\$1.50 ea.
POS Transactions	FREE	FREE	FREE
MONEY ORDERS/CHECKS			
Money Orders	\$5	\$5	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

**Loyalty Rewards checking accounts that do not meet at least the Silver level requirements will be charged a monthly service fee of \$4 until requirements are met. All Loyalty Reward accounts will be moved between levels automatically as balances and service usage changes occur. If you do not meet the requirements of Loyalty Rewards levels, please consider our LiveFree checking option.

Live Free Checking

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	\$10
Overdraft (NSF, Uncollected, or Courtesy Pay)	\$30
Check Printing	Varies
MASTERMONEY™ DEBIT CARD	
Debit Card Replacement	\$10
ATM/DEBIT TRANSACTIONS*	
Transactions at BCCU ATMs	FREE
Withdrawals at all other ATMs	\$1.50
Balance Inquiries/Transfers	\$1.50 ea.
POS Transactions	FREE
*Other institutions may charge a fee for usage of their ATM machines. LiveFree checking not part of Loyalty Rewards Program	
OTHER CHECKING FEES	
Returned Item (Deposited, Credited)	\$18
Stop Payment	\$30
Overdraft	\$30



Programs and fees summarized in this outline are subject to change. Please review this Checking Product Outline in conjunction with our Consumer Schedule of Fees and Charges, Terms and Conditions and Truth-in-Savings Disclosures.

