

CHECKING	MyMoney	Live Free	FREE Member Services
Early Payday	Yes	No	Bellwether members have access to these additional services to help take care of your financial needs at your convenience: 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 30,000+ surcharge-free ATMs*
BCCU Foreign ATM Fee	FREE	\$1.50	
Savings Overdraft Additional Overdrafts	1 free/mo. then \$5/ea.	\$10/ea.	
Save the Change Program	Yes	Yes	
Overdraft Additional Overdrafts	1 free/yr. then \$30/ea.	\$30/ea.	
Monthly Service Charge	\$15	N/A	
Requirement to Waive Monthly Service Charge	\$1,000 direct deposit OR 10 debit transactions	N/A	
Debit Card Replacement	\$10	\$10	
Temporary Checks	4 for \$2	4 for \$2	
Stop Payment	\$30	\$30	

BCCU FEES

ACCOUNT RECONCILIATION

Check Copies		
Via Research / 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
Online Bill Pay Total Management Service	\$5.95 / 20 items, then \$0.50/ea.	
Account Research and Reconciliation / hour		\$35

MONEY ORDERS / CHECKS

Money Orders / Treasurer's Checks		\$5
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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
Check Collection / All Foreign (exchange fees may also apply)		\$15
Coin Counter (for members only)**		
Kids Club 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		\$15
Credit Card/Debit Card		\$12
EasyPay – make a loan payment at a branch by credit/debit card		\$12
Returned Item/Payment (Deposited, Credited, Check, ACH)		\$18
Statements Returned for Bad Address		\$5
IRA Plan Termination		\$50
Money Market		
Withdrawals per Month		3 free then
Excess Withdrawals		\$10
Tax Levies, Writs, Garnishments		\$75
Trust Review - for Deposit Account Activity		\$85
Wire Transfers		
Incoming		\$10
Outgoing (domestic)		\$30
Outgoing (foreign)		\$75
Overdraft		\$30
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.

