

FEE SCHEDULE

Effective 9/1/09



MEMBER SERVICES/CHECKING ACCOUNT

Account Research, current month	See Reverse ¹
Within 6-month period ²	See Reverse ³
Beyond 6-month period (to prescribed maximum retention period of 7 years) ²	\$25.00/hr
Visa® Prepaid Gift Card ⁴	\$2.00
American Express	
Gift Cards	\$3.00
Gift Cheques	\$2.50
Travelers Cheques	No Charge
Travelers Cheques for Two (per \$100 amount)	\$0.50
Attachments/Garnishments/Levies	\$35.00
Cashier's Check, first 5 per calendar month	No Charge
Cashier's Check, in excess of 5 per calendar month, ea.	\$5.00
Copy of account history	\$1.00
Copy of cancelled or deposited check	\$1.00
Copy of Credit Union Cashier's Check	\$2.00
Copy of Statement of Account, current month	No Charge
Other than current month	\$2.00
Inactive Account (per month)	\$5.00 ⁵
Lamination	\$1.00
Membership (Uniform Entrance fee)	No Charge
Money Management Checking (minimum balance fee)	\$8.00 ⁶
Notary Services, ea.	\$2.00
Overdraft/Non-sufficient funds, ea. (ACH included)	\$25.00
Personalized payment, ea.	\$2.00
Replacement of BFSFCU Visa® Debit or ATM Card (for fourth replacement)	\$25.00
Returned deposited check (your own check, drawn on another institution, returned unpaid)	\$25.00
Stop Payment Order (any type)	\$25.00 ⁷
Wire Transfer—INTO Credit Union	No Charge
Wire Transfer—OUT of Credit Union (within the U.S.)	
e-Wire Request	\$10.00
Fax, Mail, E-mail or In-person Request	\$20.00

continued on reverse...

AUTOMATED TELLER MACHINE (ATM)

Each balance inquiry or transfer transaction made on a non-BFSFCU ATM	No Charge
Non-sufficient Funds (per withdrawal)	\$25.00
ATM Terminal Usage Fee for non-BFSFCU	
Cardholders	\$2.50
Unlimited U.S. non-BFSFCU ATM surcharges per month (with e-Statements)	Rebated ⁸
ATM/Debit Card Foreign Transaction Fee	1% ⁹

ONLINE SERVICES

Online Banking	No Charge
Online Billpayer	No Charge ¹⁰
e-Savings (minimum balance fee)	\$8.00 ¹¹
Transfer Fee	\$5.00 ¹²

FOREIGN EXCHANGE

Foreign Collection	\$25.00 ¹³
Foreign Currency Travelers Checks	No Charge
International Draft	
Non-U.S.-Dollar	No Charge ¹³
Recurring non-U.S.-Dollar	No Charge ¹³
Investigations (Traces, Amendments, Fee Inquiries per Member request)	\$45.00
Research (of items which are older than 12 months)	\$25.00/hr
Wire transfer—Outside of the United States	
Non-U.S.-Dollar e-Wire Request	No Charge ¹³
Non-U.S.-Dollar Fax, Mail, E-mail, or In-person Request	\$10.00 ¹³
U.S. Dollar e-Wire Request	\$20.00
U.S. Dollar Fax, Mail, E-mail, or In-person Request	\$30.00

LENDING

Credit-card-related	Refer to Credit-Card Agreement document for details
Late Payment Charge	See below ¹⁴
Non-sufficient funds, Home Equity Line of Credit	
Check	\$25.00
Account Research, current month	See below ¹
Within 6-month period ²	See below ³
Beyond 6-month period ²	\$25.00/hr
Copy of Amortization Schedule	\$5.00

Facilitated Mortgage Loan-Payment Request	\$25.00
Payoff Quote (outside lender)	\$25.00
Modification Fee	\$250.00
Subordination Fee (outside lender)	\$100.00

NOTES:

- ¹Check copy fees only.
 - ²Prior to the month of the research request.
 - ³Check and Statement of Account copy fees only.
 - ⁴The fee for replacement of a Visa Gift Card is \$5. Six months from date of issuance, a monthly maintenance fee of \$1 will apply.
 - ⁵No member-initiated activity on S-type accounts in 24 months leading up to the date of the imposition of the fee, except where there are related term shares, IRAs, or loans on the account, where accountholder is under age 18, or account balance is at least \$2,500. Should imposition of fee(s) leave account balance(s) below par, if member does not increase the account balance to at least \$5 within 6 months, the remaining account balance(s) may be absorbed by the Inactive Account fee and the account closed.
 - ⁶You must maintain a minimum daily balance of \$2,500.00 in your Money Management Checking account to avoid incurring a low-balance fee at month-end.
 - ⁷Indemnity bond insurance may be required.
 - ⁸Members must use a BFSFCU Visa® Debit Card and subscribe to e-Statements. **BFSFCU** ATM cards are excluded from the rebate program.
 - ⁹A foreign transaction is any transaction completed on your ATM card outside the U.S, Puerto Rico, or the U.S. Virgin Islands.
 - ¹⁰If you do not use Online Billpayer to make a payment for 90 days, a \$5.95-per-month inactivity fee will apply. Up to 25 payments per month can be made free of charge. A \$0.30 transaction fee will apply to each payment in excess of 25 per month.
 - ¹¹You must maintain a minimum daily balance of \$10,000 to avoid incurring a low-balance fee at month-end.
 - ¹²First withdrawal or transfer is free of fee. Second and all subsequent withdrawals or transfers processed during the calendar month are \$5.00 each.
 - ¹³Additional charges may be levied by other banks.
 - ¹⁴5% of overdue payment.
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BANK-FUND STAFF FEDERAL
CREDIT UNION

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BFSFCU.org

These terms and conditions are subject to change.

0809/SC/MP

MC5H75



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency