



Effective 3/1/2022



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BFSFCU.org

These terms and conditions are subject to change.



Federally insured  
by NCUA



Equal Housing  
Lender



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## ACCOUNTS AND SERVICES

Account Research . . . . .	\$25.00/hr
Attachments/Garnishments/Levies . . . . .	\$50.00
ATM Transaction Fees <sup>1</sup> . . . . .	Varies
Cashier's Check . . . . .	\$2.00
Copy of Account History . . . . .	\$5.00
Copy of Cancelled or Deposited Check . . . . .	\$3.00
Copy of Credit Union Cashier's Check . . . . .	\$4.00
Copy of Statement of Account . . . . .	\$5.00
Debit Card Foreign Transaction Fee . . . . .	1% of transaction amount
eSavings Withdrawal or Transfer Fee <sup>2</sup> . . . . .	\$5.00
Escheatment Fee . . . . .	\$5.00
Express Delivery/Courier . . . . .	\$35.00
Inactive Member Fee <sup>3</sup> . . . . .	\$5.00
Minimum Balance Fee: <sup>4</sup>	
eSavings Account . . . . .	\$8.00
Money Management Checking Account . . . . .	\$8.00
Insufficient Funds/Uncollected Funds Fee: <sup>5</sup>	
for each presentment of a check, ACH or debit transfer request, and any other type of debit item presented or payment is otherwise requested . . . . .	\$30.00
Replacement of BFSFCU Visa <sup>®</sup> Debit Card . . . . .	\$5.00
Returned Deposited Check (your own check, drawn on another institution, returned unpaid) . . . . .	\$30.00
Starter Checks (8) . . . . .	\$2.50
Stop Payment Order . . . . .	\$30.00

## E-SERVICES

BillPayer:	
Standard 3-Day Delivery . . . . .	\$0.00
Same-Day Delivery (ACH) . . . . .	\$10.00
Overnight Check Delivery . . . . .	\$15.00
Stop Payment Order . . . . .	\$30.00

## E-SERVICES (continued)

eTransfer/Send Money:	
Standard 3-Day Delivery . . . . .	\$0.00
Next Day Delivery . . . . .	\$3.00
Zelle® and Other Payment Services:	
Stop Payment Order . . . . .	\$30.00

## WIRE TRANSFERS/INTERNATIONAL PAYMENTS

Incoming:	
Non-USD . . . . .	\$0.00
USD . . . . .	\$0.00
Outgoing USD:	
Domestic Destination . . . . .	\$10.00
International Destination . . . . .	\$25.00
Outgoing Non-USD International Destination:	
Standard Payment . . . . .	\$0.00
Priority Payment . . . . .	\$10.00
Staff Assisted Wire/International	
Payment Fee, per wire . . . . .	\$10.00
Investigation Fee, per wire . . . . .	\$45.00
Research Item (aged greater than	
12 months), per hour . . . . .	\$25.00

## FOREIGN EXCHANGE—OTHER SERVICES

Foreign Collection Item, per item . . . . .	\$30.00
International Draft Non-USD . . . . .	\$0.00
International Draft Stop Payment . . . . .	\$30.00

<sup>1</sup>BFSFCU does not charge BFSFCU members ATM Transaction Fees for using BFSFCU debit cards at any ATM. ATM Usage Fees (surcharges) may be assessed by the owner or operator of the out-of-network ATM. The owner or operator of the out-of-network ATM may charge you one or more separate additional fees for the ATM transaction, and the out-of-network ATM owner or operator may charge you a fee for a balance inquiry even if you do not complete a fund transfer or withdrawal.

<sup>2</sup>Applies to second and all subsequent withdrawals or transfers processed during the calendar month.

<sup>3</sup>Applies once a member's entire account relationship has become inactive for a minimum of 24 months.

<sup>4</sup>Please see your Truth-In-Savings Disclosure for more information about these fees.

<sup>5</sup>Please see your Share Account Agreement for more information about these fees and how merchants may submit your transactions for payment.