



Effective 1/1/2019

ACCOUNTS AND SERVICES

Account Research	\$25.00/hr
Attachments/Garnishments/Levies	\$50.00
ATM Surcharges	Varies by ATM Owner ¹
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%
eSavings Transfer Fee.	\$5.00 ²
Escheatment Fee	\$5.00 ³
Inactive Member Fee	\$5.00 ⁴
Minimum Balance Fee	\$8.00 ^{5,6}
Insufficient Funds/Uncollected Funds, each (ACH included)	\$30.00
Regulation D Excess Debit Fee.	\$30.00 ⁷
Replacement of BFSFCU Visa® 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
BillPayer Same-Day Delivery (ACH)	\$10.00
BillPayer Overnight Check Delivery	\$15.00
eTransfer/Send Money:	
Standard 3-Day Delivery	\$0.00
Next Day Delivery	\$3.00
Popmoney (person to person):	
Standard 3-Day Delivery	\$0.00
Next Day Delivery	\$3.00
Request Money Standard 3-Day Delivery	\$1.50



T 202 212 6400
F 202 683 2380

BFSFCU.org

These terms and conditions are subject to change.



Federally insured
by NCUA



Equal Housing
Lender



Printed on recycled paper with soy ink

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	\$10.00 per wire
Investigation Fee	\$45.00 per wire
Research Item (aged greater than 12 months)	\$25.00 per hour

FOREIGN EXCHANGE—OTHER SERVICES

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

¹BFSFCU does not charge its members ATM surcharges (ATM usage fees) for using their BFSFCU cards at BFSFCU ATMs. Surcharges charged by non-BFSFCU ATMs are rebated through the ATM Surcharge Rebate Program. The primary account owner must have a BFSFCU Visa Debit Card and must be enrolled in eStatements to participate in the program. The ATM Surcharge Rebate is determined per checking account, not per card. For multiple debit cards linked to a single checking account, the first 6 surcharges to the checking account are aggregated and rebated at the beginning of the following month. ATM withdrawals made outside of the United States and its territories may be subject to foreign transaction fees, which are separate from ATM surcharge fees. Foreign transaction fees will not be rebated. Failure to maintain a valid email address with the Credit Union will result in the cancellation of eStatements and removal from the ATM Surcharge Rebate Program.

²First withdrawal or transfer is fee-free. Applies to second and all subsequent withdrawals or transfers processed during the calendar month.

³Escheatment fee assessed when dormant account funds are remitted to the DC government.

⁴Applies once a member's entire account relationship has become inactive for a minimum of 24 months.

⁵Maintain a minimum daily balance of \$2,500.00 in your Money Management Checking account to avoid incurring a Minimum Balance fee at month-end.

⁶Maintain a minimum daily balance of \$10,000.00 in your eSavings account to avoid incurring a Minimum Balance fee at month-end.

⁷Regulation D limits certain types of withdrawal and transfer transactions you can make out of your savings accounts to a maximum combined total of six (6) per month. A Regulation D Excess Debit Fee may apply for each transaction that exceeds the limit.