



Effective 3/01/2024



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BFSFCU.org

These terms and conditions are subject to change.



Federally insured  
by NCUA



Equal Housing  
Lender

NMLS ID #283762



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## ACCOUNTS AND SERVICES

Account Research . . . . .	\$25.00/hr
ATM Transaction Fees <sup>1</sup> . . . . .	Varies
Cashier's Check . . . . .	\$2.00
Check Printing (fee depends on check style) . . . . .	Varies
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 <sup>2</sup> . . . . .	1% of transaction amount
eSavings Withdrawal or Transfer Fee <sup>3</sup> . . . . .	\$5.00
Express Delivery/Courier . . . . .	\$35.00
Inactive Member Fee <sup>4</sup> . . . . .	\$5.00
Minimum Balance Fee: <sup>5</sup>	
eSavings Account . . . . .	\$8.00
Money Management Checking Account . . . . .	\$8.00
Insufficient Funds/Uncollected Funds Fee: <sup>6</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 . . . . .	\$20.00
Replacement of BFSFCU Visa® Debit Card . . . . .	\$5.00
Stop Payment Order . . . . .	\$20.00

## E-SERVICES

BillPayer:	
Standard 3-Day Delivery . . . . .	\$0.00
Same-Day Delivery (ACH) . . . . .	\$10.00
Overnight Check Delivery . . . . .	\$15.00
Stop Payment Order . . . . .	\$20.00
eTransfer/Send Money:	
Standard 3-Day Delivery . . . . .	\$0.00
Next Day Delivery . . . . .	\$3.00

## E-SERVICES (continued)

Zelle® and Other Payment Services:	
Stop Payment Order . . . . .	\$20.00

## WIRE TRANSFERS/INTERNATIONAL PAYMENTS

Incoming:	
Non-USD . . . . .	\$0.00
USD . . . . .	\$0.00
Outgoing USD:	
Domestic Destination . . . . .	\$20.00
International Destination . . . . .	\$30.00
Outgoing Non-USD International Destination:	
Standard Payment . . . . .	\$10.00
Priority Payment . . . . .	\$20.00
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
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<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>Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction. See the *Electronic Fund Transfers Agreement and Disclosure* for full details.

<sup>3</sup>Applies to second and all subsequent withdrawals or transfers processed during the calendar month.

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

<sup>5</sup>Please see your *Truth-In-Savings Disclosure* for more information about these fees.

<sup>6</sup>Please see your *Share Account Agreement* for more information about these fees and how merchants may submit your transactions for payment.