

Fee Schedule (Effective August 1, 2024)

Savings Fee

Any account closed within the first 90 Days of opening or reopening will be charged a \$10.00 fee

Dormant Account – after 12 months of dormancy \$5.00/
Month
-Send dormant account to Escheats \$50.00

Checking Fees

Nonsufficient Funds (NSF) Check \$25.00
Stop Payment Fee-(only if check tries to clear) \$25.00
ACH Stop Payment Fee \$25.00
Monthly Checking Fee – Personal \$0.00
Overdraft/Automatic Transfer Fee to cover overdraft \$1.00

Member Services

Wire Fee - Outgoing
Domestic \$20.00
Credit Union to MI CU thru Alloya \$10.00
Wire Fee – Incoming \$5.00
Money Order Fee (all) \$1.00
Cashier's/Certified Check Fee \$1.00
Return check fee (fraudulent checks) \$5.00
Outgoing Fax Fee
the first 5 pages \$2.50
additional pages per page \$0.50
Incoming Fax Fee
the first 5 pages \$2.50
additional pages per page \$0.50
Copies (one side) \$0.10
Colored Copies (one side) \$0.25
Visa Cash Advance Fee– Non Member or Non CU Visa \$3.00
Copy of Statement/Screen print \$1.00
Replace ATM/Debit card \$4.00
New Pin # or choose your own Pin ATM/Debit card \$1.00
ATM Charge for use of non-BCFCU ATMs \$1.00
Bad address fee/returned mail fee \$5.00
Extensive Account Research Fee (fee determined by CU)
Gift cards \$3.50
~per card
Coin Processing-for members \$0.00
Coin Processing-for non-members 10% of total

Loan Fees

Loan Processing Fee \$35.00
Loan Late Fee After 10 days \$25.00
Home Equity (Fixed Rate) Origination Fee \$100.00