

## **Fee Schedule (Effective January 1, 2023)**

(changes highlighted)

### **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 \$15.00  
 Credit Union to MI CU thru Alloya \$5.00  
 Wire Fee – Incoming \$5.00  
 Money Order Fee (all) \$1.00  
 Cashier's/Certified Check Fee \$1.00  
 Return check fee \$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 \$25.00  
 Loan Late Fee After 10 days \$25.00  
 Home Equity (Fixed Rate) Origination Fee \$100.00