



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

### **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**

Non-sufficient 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 (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 (per card) ..... \$3.50

Coin Processing for members ..... \$0.00  
 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