

# FEE SCHEDULE

Schedule of Fees effective May 15, 2021

Share Account Fees	Fee
Account Closure Fee (if within 90 days of opening)	\$25.00
Excess Withdrawal Fee (after 3 per month)	\$5.00
Escheat Notice	\$5.00 each
Inactive Account (after 18 months of inactivity)	\$5.00 per month
Withdrawal Below Minimum Share Balance	\$5.00 per occurrence
Youth Account Fees	Fee
Account Closure Fee (if within 90 days of opening)	\$25.00
Excess Withdrawal Fee (after 3 per month)	\$5.00
Christmas Club Fee	Fee
Christmas Club Early Withdrawal Fee	\$5.00 per occurrence
Checking Account Fees	Fee
Check Orders	Varies
Fresh Start Checking Monthly Service Charge	\$20.00
Non-sufficient funds item – (each) (Applies to Share Drafts, ACH, Bill Pay and Check Card)	\$30.00
Non-sufficient funds item – Courtesy Pay (each) (Applies to Share Drafts, ACH, Bill Pay and Check Card)	\$30.00
Overdraft Protection (from Shares/Loan)	\$4.00 per transfer
Paid Check Copy – each (after 2 per month)	\$3.00
Regular Checking Monthly Service Charge	None
Stop Payment – draft/ACH item (each)	\$20.00
Stop Payment – draft (range)	\$25.00
Temporary Checks (sheet of 4)	\$4.00
Visa® ATM / Debit Card Fees	Fee
Annual Fee with Direct Deposit	Free
ATM Deposit Adjustment Fee	\$7.50
Empty Envelope	\$25.00
1 <sup>st</sup> Time Issued Card	Free
International Transaction Fee	1.00% of transaction amount
Point of Sale Transactions	Free
Replacement Card	\$15.00
Replacement Card (after first 3 cards)	\$50.00
Replacement Card/PIN Rush Order	At Cost
Replacement PIN	\$10.00
Receipt Retrieval	\$20.00
Usage at Befit Financial Federal Credit Union ATMs	Free
Visa® Statement (each)	\$4
Gift Card & Reloadable	Fee
Visa® Gift Cards (each)	\$4.50
*Visa® Reloadable Gift Card *Other fees apply. Please see separate reloadable Gift Card fee schedule	\$5.50
Return Item Fees	Fee
Returned Deposit Item	\$25.00
Returned Deposit Item Drawn from Your Account Elsewhere	\$25.00

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Return Item Fees Continued	Fee
Returned Visa® Payment	\$25.00
Returned Loan Payment	\$25.00
General Fees	Fee
A2A (Account to Account) Transfer	Free
Account Research / Reconciliation (per hour)	Min \$25.00
Audio Response	Free
BeVirtual Branch Video Appointment	Free
Bill Pay (requires Share Draft account)	Free
Copy of Statement (each)	\$4.00
Copy of Tax Form (1099/1098)	\$4.00 each
Copy of Teller Check (each)	\$5.00
Demand for Payoff	\$75.00
Foreign Check Collections	\$25.00
Garnishments / Levies / Legal Orders / Collections	\$35.00
Incoming Wire Transfer	\$5.00
Lien Satisfied/Duplicate	\$20.00
Loan Payment Deferment	\$25.00
Member Check Cashing Waived if active checking, loan or direct deposit	\$5.00
Merchant Collection	10% of Check Amount
Mobile Banking	Free
Mobile Deposit	Free
Money Order	\$2.00
Notary Fee (per signature)	\$10.00
Online Banking	Free
Other Document Copies (each)	\$4.00
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer	\$50.00
Paper Statement (per month)	\$2.00
Pay by Phone	\$15.00
Reconveyance Fee	\$195.00–\$250.00
Refinance Consumer Loan Application Fee	\$150.00
Returned Mail / Address Verification	\$5.00
Special Services / Third Party Fees	At cost
Stop Payment on Teller Check	\$25.00
Subordination Fee	\$200.00
Teller Checks Payable to Member	Free
Teller Checks Payable to Third Party	\$7.50
Text Banking	Free
Third Party Letter	\$15.00
Verification of Deposit Letters/Forms	\$10.00
Non-Member Fees	Fee
BFFCU ATM Surcharge	\$4.00 each
Non-Member Check Cashing \$0–250	\$5.00
Non-Member Check Cashing \$251–500	\$10.00
Non-Member Check Cashing \$501 +	\$20.00
Visa® Cash Advance (Max \$500)	\$10.00

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