



# Schedule of Fees and Limits

Effective date 6/23/2015

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

## ATM's:

No fees if account holder uses an ATM owned by BluCurrent or other designated ATM(s). Otherwise, the following fees apply.

- \$1.00 per Withdrawal\*
- \$1.00 per Inquiry\*
- Deposits no fee
- Transfers no fee

\*Members with ePerks & Prosper Checking may earn unlimited ATM fee refunds if they meet the monthly requirements. ATM fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches.

## ATM/Debit Limited Access Card:

- \$8.00 for card replacement.
- \$28.00 for each negative balance occurrence.
- \$50.00 for card rush order.

## Bill Pay:

- \$3.95 per month.
- No fee per month for account holders utilizing e-Statements.

## Business Checking Accounts:

- \$0.10 per item (check) fee for each deposited or cashed item (check) over 20 in one day.

## Checking Accounts:

- \$2.00 per four counter checks, up to 12 free checks for new accounts.
- \$2.00 per automatic overdraft transfer from Checking.
- \$2.00 for cut-off statement from last statement ending date to present.
- \$3.00 for copy of a cleared check
- \$3.00 for copy of previous month statement (each additional month \$1.00 if requested at same time).
- \$20.00 per hour to balance check book (\$20 minimum).
- \$28.00 for each check returned for non-sufficient funds (NSF).
- \$28.00 for stopping payment of a check or electronic funds transfer or returning a cleared ACH.
- \$28.00 for stopping payment on each group of consecutive checks.

## Christmas Club Accounts:

- \$10.00 for accounts closed early (prior to Oct. 1<sup>st</sup>).

## Individual Retirement Accounts (IRA):

- \$10.00 Annual Maintenance Fee.
- \$15.00 per transfer to another financial institution.

## Loan Charges:

- \$15.00 loan origination fee for closed-end consumer loans of \$999.99 or less, not fully secured by shares.
- \$20.00 loan origination fee for closed-end consumer loans of \$1,000 or more, not fully secured by shares.
- Skip-A-Payment fee is 10% of loan payment, not to exceed \$50.

## Money Market Accounts:

- First order of fifty (50) checks is printed at no charge to the account holder. Subsequent orders will be charged the current market price for check orders.
- \$10.00 minimum balance fee in any month that the balance falls below \$2,500.00.

## Safe Deposit Boxes:

- \$15.00 – 3x5 box
- \$27.00 – 3x10 box
- \$40.00 – 5x10 box
- \$67.00 – 10x10 box
- \$25.00 – key replacement fee

## Savings Accounts:

- \$2.00 for each automatic overdraft transfer from Savings.
- \$5.00 each Savings withdrawal over 3 per month.
- \$5.00 per month minimum balance fee for accounts containing only savings accounts with an aggregate balance below \$100.00. The fee will not be assessed on members 18 years old or younger, those enrolled in eStatements, or during a new account's first 6 months of activity.
- \$5.00 for savings accounts closed within 90 days of opening or re-opening within 90 days of closing.

## MasterCard® Check Card:

- \$8.00 for card replacement.
- \$15.00 for copy of sales draft transfers.
- \$28.00 for each negative balance occurrence.
- \$50.00 for card rush order.

## MasterCard® Credit Card:

- \$3.00 for copy of previous month statement (each additional month \$1.00 if requested at same time).
- \$8.00 for card replacement.
- Up to \$15.00 for late payment fee.
- \$17.00 for copy of sales draft.
- Up to \$25.00 for returned payment fee
- \$50.00 for card rush order.

## Wire Services:

- \$10.00 for incoming wire.
- \$20.00 for outgoing wire.
- \$25.00 for outgoing Western Union wire.
- \$35.00 for international wire.

## Miscellaneous Charges:

- \$0.10 per copy for copies of account holder documents.
- \$1.00 for address correction made by BluCurrent.
- \$1.00 per money order.
- \$2.00 per teller check.
- \$2.00 per first page, \$1.00 each additional page for faxed documents.
- \$2.00 per VISA gift card.
- \$3.00 per transaction for transactions performed at Shared Branch outlets located less than two (2) miles from a BluCurrent Branch.
- \$3.00 for each cashier's check.
- \$10.00 per collection letter written by our attorney.
- \$10.00 per quarter inactive account fee for each Savings or Checking account on account holder's 19 years of age or older with balances less than \$100.00 and no transactions by the account holder in the past year.
- \$20.00 for research and letter on accounts reported to ChexSystems®.
- \$20.00 per first party returned unpaid checks deposited with BluCurrent.
- \$20.00 per hour for account research. (\$20 minimum).
- \$25.00 to third party for check collection on account holder account.
- \$25.00 to send letter for former account holders with checking accounts closed for NSF's to another financial institution regarding the status of their NSF's.
- \$28.00 per non-sufficient funds ACH item.

## Mobile Deposit:

Default limits are set as follows:

- \$2,500.00 per check
- \$2,500.00 per day
- \$10,000.00 per month
- \$500.00 will be made available immediately as if the check were deposited at the branch. The rest will be placed on a 2 day hold.