

# Schedule of Fees and Limits

Effective date 3/1/2021

## ATMs:

No fees if account holder uses an ATM owned by BluCurrent or other designated ATM(s). Otherwise, the following fees apply in addition to any other fees stated on the ATM at time of transaction.

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

## Bill Pay:

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

## 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).
- \$30.00 for each check returned for non-sufficient funds (NSF).
- \$30.00 for each transaction covered by Overdraft Protection (ODP).
- \$30.00 for stopping payment of a check or electronic funds transfer or returning a cleared ACH.
- \$30.00 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):

- \$15.00 per transfer to another financial institution.

## Loan Charges:

- \$5 per duplicate lien release requested.
- \$20.00 loan origination fee for closed-end consumer loans of \$999.99 or less, not fully secured by shares.
- \$25.00 loan origination fee for closed-end consumer loans of \$1,000 or more, not fully secured by shares.
- \$35.00 refinance fee for internal closed-end consumer loans not fully secured by shares.
- Skip-A-Payment fee is 10% of loan payment, not to exceed \$50.00.

## Money Market Accounts:

- First order of forty (40) 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
- Up to \$300.00 for box drilling (required if both keys are lost).

## 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 younger than 18 years old, 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.

## ATM/Debit/Reloadable Card:

- \$8.00 for card replacement.
- \$15.00 for copy of sales draft transfers.
- \$30.00 for each negative balance occurrence.
- \$50.00 for card rush order.

## 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 \$30.00 for returned payment fee
- \$50.00 for card rush order.

## Wire Services:

- \$10.00 for incoming wire.
- \$25.00 for outgoing wire.
- \$35.00 for outgoing Western Union wire.
- \$50.00 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 share inquiry or transaction by phone.
- \$2.00 per loan inquiry or transaction by phone.
- \$2.00 per teller check.
- \$2.00 per first page, \$1.00 each additional page for faxed documents.
- \$2.00 per 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 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.
- \$30.00 per unpaid check.
- \$30.00 per ACH item returned for non-sufficient funds (NSF).