



becu.net
715.423.2650

Fees and Charges Schedule

Effective March 1, 2014

This Fee and Charges Schedule sets forth certain conditions, fees and charges applicable to your account(s) at the credit union as of the date specified above. This schedule is incorporated as part of your Bull's Eye Account Agreement, given to you when your account was initially opened.

All fees are subject to change. **Changes are underlined and listed at the bottom.**

ACCOUNT BALANCING fee	25.00 per hour
ACH Origination	
New set-up	10.00 per set-up
Change to existing	5.00 per ACH origination
ATM WITHDRAWAL fee	
At BECU-Owned ATMs*	
Using BECU Debit or BECU PayCard	N/C
Not using BECU Debit or BECU PayCard	2.00 per withdrawal/transfer
Unless the financial participates with MoneyPass or Alliance One.	
At Non BECU-Owned ATMs	
ATM is part of <i>MoneyPass</i> , using a BECU Debit or BECU PayCard	N/C
ATM is part of <i>Alliance One</i> , using BECU Debit Card	N/C
ATM is <i>NOT part of MoneyPass or Alliance One</i>	varies based on the ATM owner
BILL PAY , must have a checking account & online banking	
First 20 bills paid per month	N/C
Each bill over 20	0.50 per bill paid over 20 in one month
Stop Payment	25.00 per request
CHECK CASHING fee	
OFF-Us Checks , Non-Members	10.00 per check
ON-Us Checks , <i>Payable to a Non-Member Business</i>	25.00 per check
CHECK COPY fee , copy of paid check	5.00 per check copy
CHECKING ACCOUNT fees - Business Accounts	
Check Printing	varies fee depends on style of checks ordered.
Monthly Service Charge	
<i>Small Business Checking</i>	3.00 per month
Unless a minimum daily balance of \$500.00 is maintained in this checking.	
<i>Large Business Checking</i> , with interest paid	5.00 per month
Unless a minimum daily balance of \$1,000.00 is maintained in this checking.	
<i>Large Business Checking</i> , with no interest paid	5.00 per month
Unless a minimum daily balance of \$1,000.00 is maintained in this checking.	
CHECKING ACCOUNT fees - Personal Accounts	
Check Printing	16.75 & Up , per box, fee depends on style of checks ordered.
Monthly Service Charge	
<i>Checker's Choice Checking</i>	N/C
<i>Regular Checking</i>	3.00 per month
Unless a minimum daily balance of \$500.00 is maintained in this checking, or the member is age 50 or over, or has direct deposit.	



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CREDIT UNION CHECKS

Payable to a 3rd Party **2.00** per check

DEBIT CARD

ATM Transaction fee **N/C**

BECU does not charge a transaction fee for ATM transactions using a BECU debit card, although the owner of the ATM may assess a surcharge fee on any ATM transaction you complete. However, there is not a surcharge fee at any BECU-Owned ATMs* and non-BECU-owned ATMs that are part of *MoneyPass* or *Alliance One*.

ISA (International Service Assessment) fee **1%** per transaction

A fee assessed by VISA & applied to cross-border transactions (any transaction where the issuer country is different from the merchant country).

Replacement Card - lost, stolen, cracked, worn out, etc..... **5.00** per card

eSTATEMENTS **N/C**

EXCESSIVE WITHDRAWAL fee **10.00** per excessive withdrawal**

Applies to: Smart Money Savings & Money Management

** If during the month, you make more than 6 w/dls. or transfers to other credit union accounts of yours or to a 3rd party by means of preauthorized or automatic or telephonic transfer order or instruction, or by check, draft, debit card, if applicable or similar order payable to a 3rd party.

FAX fee **1.00** per page

FOREIGN CURRENCY ORDERS **30.00**

FOREIGN ITEM DEPOSIT **varies**

GARNISHMENT PROCESSING fee **25.00** per garnishment

INACTIVE ACCOUNT fee **3.00** per month

If member is over age 18 and this account has no activity w/in a 90 day period with no other credit union services, and the total balance in this account and any associated account is less than \$100.00.

LEVY PROCESSING fee **Up to 25.00** per levy

MEDALLION SIGNATURE GUARANTEE fee **20.00** per document

MOBILE BANKING, must have online banking **N/C**

MONEY ORDERS **2.00** per money order

Maximum amount per money order = \$1,000.00.

NOTARY SERVICE **N/C**

NSF DEPOSITED CHECK fee, Personal Accounts **25.00** per check

OVERDRAWN fee **25.00** per item

A fee charged when an item brings an account negative, without using Privilege Pay.



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PAYCARD fees

ATM Balance Inquiry & Declined Transactions **0.50** per inquiry &/or declined transaction

ATM Withdrawals/Transfers***

Domestic ATMs **1.50** per withdrawal

International ATMs **4.00** per withdrawal

*** In addition to the above fees that will be charged to your account for each ATM withdrawal, the owner of the ATM may assess a surcharge fee on any completed ATM transaction. However, there is no surcharge fee at a MoneyPass ATM.

Cash Advance **4.00** per transaction

Foreign Transaction **Up to 3%** per transaction

A fee charged on a transaction in which the merchant is located in a country other than the U.S. or processes transactions outside the U.S.

Inactivity **4.00** per month

If the account is inactive for 365 days, on the next day and effective the next calendar month and each month the account is inactive thereafter, a charge will be assessed against the remaining value on your PayCard.

Deposit **3.00** per deposit

A fee charged to your credit union account for each deposit of funds by the credit union to a PayCard.

Paper Statement, monthly **4.00** per statement

If a monthly paper statement is requested, a fee will be assessed to your PayCard for each monthly paper statement.

Statements accessed over the Internet are free of charge.

Replacement Card, if lost or stolen

Non-Expedited **4.00** per card

Expedited, 2 business days **20.00** per card

PERIODIC PAYMENT CHECK fee **3.00** per check, payable to a "3rd Party"

PRIVILEGE PAY fee **25.00** per item

RECEIPT fee

Copy of Receipt **5.00** per copy

Mailing the Receipt **0.50** per receipt

RETURN ITEM fee **25.00** per item

If by check, ACH or electronic means.

RETURN STATEMENT fee **5.00** per statement returned for incorrect address

ROLLED COINS, for Business Accounts **0.10** per roll

SAFE DEPOSIT BOXES

Annual fee

Small - 3 X 5 X 22 **25.00** per safe deposit box

Medium - 3 X 10 X 22 **30.00** per safe deposit box

Large - 5 X 10 X 22 **40.00** per safe deposit box

Drill Box, estimation **200.00** per occurrence

Lost Key **15.00** per key



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STATEMENT COPY fee	5.00 per statement
STOP PAYMENT (check & ACH)	25.00 per item, or a consecutively numbered group of checks
Cancellation	25.00 per cancellation request
STRAPPED/BUNDLED CURRENCY	0.10 per bundle
TRANSACTION HISTORY	2.00 per page
TRANSFER fee , by telephone	3.00 per transfer
For transfers between a savings, checking &/or a certificate, unless the transfer is over \$10,000.00.	
WESTERN UNION	
Domestic	40.00 per Western Union
WIRE TRANSFERS	
Incoming (Domestic & Foreign)	10.00 per wire
Outgoing	
Domestic	25.00 per wire
Foreign	50.00 per wire

* BECU-Owned ATMS: 4th Avenue & 8th Street Office, Witter Field and Wood County Courthouse in Wisconsin Rapids, and the Stevens Point Office In Stevens Point.

Fee changes effective March 1, 2014:

- > New fees for ACH origination; set-up is \$10 and alterations to a current ACH origination is \$5.
- > Bill Pay stop payment is a new fee of \$25.
- > Debit card replacement fee due to a lost or stolen card decreased from \$10 to \$5.
- > Debit card replacement fee due to being cracked or worn out is a new fee of \$5.
- > PayCard deposit fee is a new fee of \$3.
- > Returned statement fee is a new fee of \$5.

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.