



Fees and Charges Schedule

Effective March 1, 2018

becu.net
715.423.2650

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
ACCOUNT CLOSED w/in 90 days of opening	<u>5.00</u>	
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	N/C	
Not using BECU Debit	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 BECU Debit	N/C	
ATM is part of <i>Alliance One</i> , using BECU Debit Card	N/C	
ATM is <i>NOT</i> part of <i>MoneyPass</i> or <i>Alliance One</i>	varies	based on the ATM owner
BILL PAY , must have a checking account & online banking		
Stop Payment	25.00	per request
CHECK CASHING fee		
OFF-Us Checks , Non-Members	<u>20.00</u>	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	varies	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.		
CREDIT UNION CHECKS		
Payable to a 3rd Party	2.00	per check



Fees and Charges Schedule

Effective March 1, 2018

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..... **10.00** per card

Replacement P.I.N. **5.00**

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 wdl. 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 **Up to 50.00 per garnishment**

INACTIVE ACCOUNT fee **5.00** 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 50.00 per levy**

LOCKED BAGS for business deposits **20.00** per bag

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.

PERIODIC PAYMENT CHECK fee **5.00** 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



Fees and Charges Schedule

Effective March 1, 2018

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	20.00	per key
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	5.00	per transfer
For transfers between a savings, checking &/or a certificate, unless the transfer is over \$10,000.00.		
WIRE TRANSFERS		
Incoming (Domestic & Foreign)	10.00	per wire
Outgoing		
Domestic	35.00	per wire
Foreign	75.00	per wire

* Please refer to becu.net for a list of our ATM locations.

Fees effective March 1, 2018:

New fees:

- > Account Closing fee w/in 90 days of account opening is \$5.00.
- > Replacement debit card P.I.N. fee is \$5.00.

Fee changes:

- | | |
|---|--|
| <ul style="list-style-type: none"> > Check Cashing fee for non-members is \$20.00 per check. > Replacement debit card fee is \$10.00. > Garnishment Processing fee may be up to \$50.00 per garnishment. > Levy Processing fee may be up to \$50.00 per levy. > Inactive Account fee is \$5.00 per month. | <ul style="list-style-type: none"> > Periodic Pmt. Check fee is \$5.00, if made payable to 3rd party. > Lost Safe Deposit Box Key fee is \$20.00. > Transfer fee, by telephone is \$5.00. > Outgoing Domestic Wire fee is \$35.00. > Outgoing Foreign Wire fee is \$75.00. |
|---|--|

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