

be^ofit

FINANCIAL FCU

Schedule of Fees and Charges

Effective January 1, 2018

Replaces Fee Schedule Dated June 22, 2015

SHARE ACCOUNT FEES:

Membership Fee.....	\$5.00
Account Closure Fee (if within 90 days of opening).....	\$25.00
Excess Withdrawal Fee (after 3 per month).....	\$5.00
Withdrawal Below Minimum Share Balance.....	\$5.00 per occurrence
Inactive Account (after 2 years of inactivity).....	\$5.00 per quarter

YOUTH ACCOUNT FEES:

Membership Fee.....	\$1.00
Account Closure Fee (if within 90 days of opening).....	\$25.00
Excess Withdrawal Fee (after 3 per month).....	\$5.00

CHRISTMAS CLUB FEES:

Christmas Club Early Withdrawal Fee.....	\$5.00 per occurrence
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CHECKING ACCOUNT FEES:

Overdraft Protection (from Shares/Loan).....	\$3.00 per transfer
Non-sufficient funds item - Returned (each).....	\$25.00
(Applies to Share Drafts and ACH)	
Non-sufficient funds item - Courtesy Paid (each).....	\$35.00
(Applies to Share Drafts, ACH and Check Card)	
Stop Payment – draft/ACH Item (each).....	\$20.00
Stop Payment – draft (range).....	\$25.00
Paid Check Copy – each (after 2 per month).....	\$3.00
Regular Checking Monthly Service Charge:.....	None
Fresh Start Checking Monthly Service Charge.....	\$20.00
Check Orders.....	Varies
Temporary Checks (sheet of 4).....	\$4.00

VISA ATM / DEBIT CARD FEES:

Annual Fee with Direct Deposit.....	Free
Annual Fee without Direct Deposit.....	\$25.00
1st Time Issued Card.....	Free
Replacement Card.....	\$10.00
Replacement Card (after first 3 cards).....	\$50.00
Replacement PIN.....	\$10.00
Replacement Card/PIN Rush Order.....	At Cost
Receipt Retrieval.....	\$20.00
Point of Sale Transactions.....	Free
Usage at Befit Financial Federal Credit Union ATMs.....	Free
Usage at other ATMs	
(after 4 free uses per month).....	\$2.00 per transaction
ATM Deposit Adjustment Fee.....	\$7.50
Empty Envelope.....	\$25.00
International Transaction Fee.....	1.00% of transaction amount

GENERAL FEES:

Teller Checks Payable to Third Party.....	\$7.50
Teller Checks Payable to member.....	Free
Copy of Teller Check (each).....	\$5.00
Stop Payment on Teller Check.....	\$25.00
Money Order.....	\$2.00
Copy of Statement – beyond current month (each).....	\$4.00
Other Document Copies (each).....	\$4.00
Garnishments / Levies / Legal Orders / Collections.....	\$35.00
Verification of Deposit letters/forms.....	\$10.00
Third Party Letter.....	\$15.00
Returned Mail / Address Verification.....	\$5.00
Account Research / Reconciliation (per hour)..... (Min)	\$25.00
Returned Deposit Item.....	\$15.00
Returned Deposit Item Drawn from Your Account Elsewhere..	\$25.00
Foreign Check Collections.....	\$25.00
Merchant Collection.....	10% of Check Amount
Member Check Cashing.....	\$5.00
Waived if active checking, loan or direct deposit	
Non-member Check Cashing.....\$0-250...	\$5.00
Non-member Check Cashing.....\$251-500...	\$10.00
Non-Member Check Cashing.....\$501 +...	\$20.00
Incoming Wire Transfer.....	Free
Outgoing Domestic Wire Transfer.....	\$25.00
Outgoing International Wire Transfer.....	\$50.00
Online Banking.....	Free
Bill Payer (requires Share Draft account).....	Free
Audio Response.....	Free
Text Banking.....	Free
Mobile Banking.....	Free
Access Card Replacement Fee.....	\$5.00
Lien Satisfied / Duplicate Title Fee.....	\$20.00
Demand for Payoff.....	\$75.00
Reconveyance Fee.....\$195.00-\$250.00	
Subordination Fee.....	\$200.00
Refinance Consumer Loan Application Fee.....	\$150.00
Loan Payment Deferment.....	\$25.00
Special Services / Third Party Fees.....	At Cost
Notary Fee (per signature).....	\$10.00
Telephone Concierge.....	\$2.00
(includes transfers, inquires & check withdrawals)	
Pay by Phone.....	\$15.00

Gift Card & Reloadable

VISA Gift Cards (each).....	\$4.50
*VISA Re-loadable Gift Card.....	\$5.50
*Other fees apply. Please see separate re-loadable gift card fee schedule	