

E-BRANCH FEES

Bill Pay Enrollment , per enrollment.....	FREE
Bill Pay Check Copy , per copy	\$10.00
Bill Pay ,.....	Free
Bill Pay Stop Payment , per order.....	\$15.00
Bill Pay Overnight Check , per payment	\$20.00
Bill Pay Same Day Bill Payment , per payment.....	\$10.00
Account to Account , outgoing transfer, per transfer	FREE
Account to Account , incoming transfer, per transfer.....	FREE
Dishonored Pre-Authorized Payment , per item*	\$25.00

SAFE DEPOSIT BOX FEES

Annual Box Rental Fees

3 x 5 , per box	\$15.00
3 x 10 , per box	\$25.00
5 x 10 , per box	\$45.00
10 x 10 , per box.....	\$70.00
Drilling Fee & Replacement Lock (loss of both keys).....	\$150.00
Replacement Lock (loss of one key)	\$30.00

*Please refer to your Membership and Account Agreement for additional information on how these fees are assessed.

**Applies to all transactions, including card not present and online transactions transacted or originated with a merchant in a foreign country.



BUSINESS SCHEDULE OF FEES

(All Fees Are Subject To Change)

*For “per item” fees please refer to your Membership and Account Agreement for additional information.

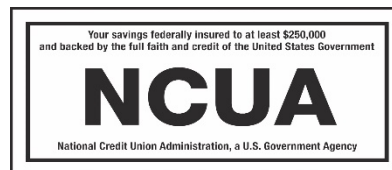
www.bhfcu.com
(605) 718-1818 or (800) 482-2428

SHARE / SAVINGS ACCOUNT FEES

Dormant/Inactive Account , per month.....	\$20.00
(No activity for 12 months, balance less than \$200, no other services being used, and over 18 years of age)	
Early Account Closing , upon closing.....	\$5.00
(Share account closed within 3 months of opening)	
IRA Withdrawal , per withdrawal (If before age 59 ½)	\$10.00

ULTIMATE BUSINESS SHARE DRAFT/ CHECKING ACCOUNT

Business Checking , per month	\$7.50
(If \$1,500 minimum balance not maintained)	
Lock Bag , per bag.....	\$25.00
Zipper Bag/Deposit Book , per bag/book (First bag free).....	\$3.00



**FREEDOM BUSINESS SHARE DRAFT/
CHECKING ACCOUNT**

Business Checking , per month	\$5.00
Lock Bag , per bag	\$25.00
Zipper Bag , per bag (First bag free).....	\$3.00

**ASSOCIATION / ORGANIZATION
SHARE DRAFT / CHECKING ACCOUNT**

Business Checking , per month	Free
Lock Bag , per bag	\$25.00
Zipper Bag , per bag (First bag free).....	\$ 3.00

SHARE DRAFT / CHECKING ACCOUNT FEES

Check Printing (Depends on style selected).....	Varies
Courtesy Pay , per item* (BUSINESS CHECK).....	\$25.00
International (Foreign) Single Currency Transaction , per transaction (BUSINESS CHECK).....	1.00%**
International (Foreign) Multiple Currency Transaction , per transaction (BUSINESS CHECK)	1.00%**
Item Presented Against Closed Account , per item* (Check, BUSINESS CHECK Draft or ACH Debit)	\$25.00
Manual Processing of Check , per check.....	\$1.00
Overdraft Paid , per item* (Check, BUSINESS Check draft, or ACH debit)	\$25.00
Overdraft Return , per item* (Check or ACH debit).....	\$25.00
Service Charge	
Freedom Checking, per month	None
Ultimate Checking, per month.....	\$7.50
(If \$1,500 minimum balance not maintained)	
Stop Payment Order , per order.....	\$25.00
Temporary Checks , per 4 checks.....	\$5.00

ACH FOR SMALL BUSINESS

ACH Origination (ACH ORIG MONTHLY) , monthly fee – prior month	\$0.00
ACH Origination (ACH ORIG TRANS) , per transaction fee – prior month	\$0.50
Same Day ACH , per transaction fee – prior month.....	1.00

OTHER FEES

Account Closing , per closing (Closing due to abuse)	\$3.00
Account Research and Statement/Checkbook Reconciliation , per 1/4 hour, 1/4 hour minimum	\$5.00
Business OLB Fee (BUSINESS OLB FEE) , monthly fee – prior month	\$30.00
ACH Origination (ACH ORIG TRANS) , per transaction fee – prior month	\$0.20
Same Day ACH , per transaction fee – prior month.....	\$0.35
ACH Debit Return Fee (ACH ORIG RETURN) , per item	\$5.00
ACH Credit Return Fee (ACH ORIG RETURN) , per item.....	\$25.00
Cashier's Check , per check (No fee if payable to the member).....	\$5.00

Check Cashing, per individual payee, per visit..... \$3.00
(For checks totaling \$200 or more. **NO FEE IF** - Member has open checking account or loans, or balance in shares is \$200 or greater, under 18 years of age, or cashing any check drawn against a BHFCU member's account).

Coin CountingFREE
Collection Item

Domestic, per item	\$10.00
Foreign, per item	\$25.00

Compliance with Legal Order/Levy, each..... \$25.00

Consumer Loan Extension, per extension
 \$25.00 |

Copy of Paid Item (per item), Account Statement or Printout of Account History (per page)..... \$1.00
(More than 5 documents, Account Research Fee will apply)

Credit/BUSINESS CHECK Card Replacement, per card
 \$5.00 |

Dishonored Pre-Authorized Payment/Check
Written by Member, per item*.....
 \$25.00 |

Escheatment Fee
 \$50.00 |

Incorrect Address.....
 \$5.00 |

Letter of Credit..... 1.0% of amount requested

Loan Amortization Schedule, Printed copy, per amortization.....
 \$5.00 |

Money Order, per item
 \$3.00 |

Transfer Fee, per transfer
 \$2.00 |

(Per automatic transfer from loan to cover overdraft)

Subordination of Mortgage, per subordination.....
 \$50.00 |

Statement Copy, per page.....
 \$1.00 |

Title Handling, per title
 Varies |

Wire Transfer - Domestic
 Domestic Outgoing (with instructions), per wire.....
 \$15.00 |

Domestic Outgoing (without instructions), per wire.....
 \$25.00 |

Wire Transfer – International Outgoing, per wire.....
 \$45.00 |

ATM FEES

Account Balance Inquiry, per inquiry.....
 \$0.50 |

ATM Transactions at BHFCU-Owned w/BHFCU cards
 Free |

International (Foreign) Single Currency Transaction, per transaction
 1.00%** |

International (Foreign) Multiple Currency Transaction, per transaction
 1.00%** |

Overdraft by ATM Withdrawal, per item*
 \$25.00 |

Withdrawal/Transfer CO-OP Network and MoneyPass Network ATMs, effective 11/18/19

 First 6 per calendar month
 Free |

 More than 6 per calendar month, per transaction
 \$1.00 |

Withdrawal/Transfer at Non-BHFCU-Owned ATMs, per transaction
 \$1.50 |