

Fee Schedule Effective January 1, 2026

Share Account Fees

Main Share Account Service fee:	\$ 1.00 per month, if the minimum \$5.00 balance is not maintained
Inactive Share Account fee:	\$ 5.00 per month after 1 year no activity

Share Draft/Checking Account Fees

(Minimum Opening Deposit \$40.00)	
Account History Fee:	\$ 1.50 per page
Draft Copy Fee:	\$ 5.00 per copy
Inactive Checking Accts (after 6 months):	\$ 10.00 per month
Manual Transfer Fee:	\$ 5.00 per transfer
NSF Fee:	\$ 35.00 per item
Returned Item Fee:	\$ 35.00 per item
Share Draft Printing Fee:	Prices may vary depending upon style
Share Draft Account Service Fee	\$ 5.00 per month
Stop Payment Fee:	\$ 35.00 per item
Unavailable Funds Fee:	\$ 35.00 per item

Time Accounts

Share Certificates (6 or 12 month term)	\$ 30.00 if closed before maturity or after 10-day grace period
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ATM/DEBIT

ATM/Debit Chargeback	\$ 30.00 per chargeback
Replacement Card	\$ 10.00
Overdraft Fee:	\$ 35.00
Transaction Fee:	\$ 3.00 per deposit, withdrawal, inquiry, or funds transferred in excess of 4 per month

Other Service Fees (applicable to all accounts)

Failure to update account on EFT Debit or Credit:	\$ 25.00 per transaction
Account Reconciliation Fee:	\$ 20.00 per hour
Account Research Fee:	\$ 20.00 per hour
Account Transfer Fee:	\$ 10.00 per transfer
Deposited Item Return Fee:	\$ 20.00 per item
Early Closure Fee:	\$ 5.00 if closed within 90 days
EFT Overdraft Fee:	\$ 35.00 not returned
EFT Returned Item Fee:	\$ 35.00 per item
Failure to Notify Change of Address:	\$ 5.00
FAX Fee:	\$ 1.00 per page
Items Sent for Collection Fee:	\$ 5.00 per transfer
IRA Transfer Fee (Outgoing)	\$ 10.00 per transfer
Legal Process Fee:	\$ 20.00
Loan Processing Fee:	\$ 50.00
Replacement VISA Card	\$ 10.00
Statement Copy Fee:	\$ 1.50 per page
Subordination Fee:	\$150.00 (charge to financial institution)
Wire Transfer Fee – incoming:	\$ 30.00 per transfer
Wire Transfer Fee – outgoing:	\$ 30.00 per transfer
VISA Anytime Card	\$ 5.50 load fee: \$1.25 re-load fee
VISA Gift Card	\$ 5.00 replacement fee
VISA TravelMoney Card	\$ 3.50 load fee
	\$ 7.50 load fee: \$1.25 re-load fee
	\$ 5.50 replacement card

The fees appearing in this Schedule are accurate and effective for accounts as of the effective date indicated on this Fee Schedule. If you have any questions, please call BSE Credit Union. (440) 243-9180.