

CHECKING	MyMoney	Live Free	FREE Member Services
Early Payday	Yes	No	Bellwether members have access to these additional services to help take care of your financial needs at your convenience: Online Banking Mobile Banking Smartwatch Banking Online Bill Pay with E-Bills eStatements/eDocuments/eForms Monthly Paper Statements Online Incoming External Transfers Online Outgoing External Transfers Call24 Transactions 30,000+ surcharge-free ATMs** 5,600+ shared branches nationwide
BCCU Foreign ATM Fees	FREE	\$1.50	
Savings Overdraft Additional Overdrafts	1 free/mo. then \$5/ea.	\$10/ea.	
Save the Change Program	Yes	Yes	
Overdraft* <small>*The types of transactions that can incur an overdraft fee include Share Drafts (checks) and withdrawals, ACH transactions, Debit card transactions, and ATM withdrawals.</small> Additional Overdrafts	1 free/yr. then \$30/ea.	\$30/ea.	
Monthly Service Charge	\$15	N/A	
Requirement to Waive Monthly Service Charge	\$1,000 direct deposit OR 10 debit transactions	N/A	
Debit Card Replacement	\$10	\$10	
Temporary Checks	4 for \$2	4 for \$2	
Stop Payment	\$30	\$30	

BCCU SCHEDULE OF FEES & CHARGES

ACCOUNT RECONCILIATION

Check Copies	
Via Research / item	\$10
Copy of Tax Filing	
Via Research – current year	FREE
Online eTaxForms	FREE
Via Research – prior years / item	\$10
Statement Copies	
Less than 2 years old / month	\$5
Over 2 years old / month	\$10
Online Bill Pay Total Management Service	\$5.95/20 items, then \$0.50/ea.
Account Research and Reconciliation / hour	\$35

MONEY ORDERS / CHECKS

Money Orders / Treasurer's Checks	\$5
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ATM / DEBIT CARD TRANSACTIONS*

ATM Transaction at BCCU ATM	FREE
ATM Transactions at nearly 30,000+ CO-OP ATMs	FREE
POS Transactions	FREE
Balance Inquiries/Transfers	\$1.50/ea
Withdrawals at all other ATMs**	\$1.50
Savings ATM Transactions at Other ATMs**	\$1.50

OTHER FEES

ACH	
Set Up	FREE
Changes/Cancellations	\$10
Check Collection / All Foreign (exchange fees may also apply)	\$15

Coin Counter (for members only)***

Kids Club Member, Minor Member	FREE
Consumer Member	5%
Business Member	5%

OTHER FEES (continued)

Non-BCCU Credit Card Advance	\$10
Dormant Account Escheat	\$100
Early Membership Closing (6 months)	\$10
Inactive Membership (after 12 months) / month	\$5
Loan Payment by Phone	
ACH	\$15
Credit Card/Debit Card	\$12
EasyPay – make a loan payment at a branch by credit/debit card	\$12
Returned Item/Payment (Deposited, Credited, Check, ACH)	\$18
Returned Mail for Bad Address	\$5
IRA Plan Termination	\$50
Money Market	
Withdrawals per Month	3 free then
Excess Withdrawals	\$10
Tax Levies, Writs, Garnishments	\$75
Trust Review - for Deposit Account Activity	\$85
Wire Transfers	
Incoming	\$10
Outgoing (domestic)	\$30
Outgoing (foreign)	\$75
Overdraft*	
<small>*The types of transactions that can incur an overdraft fee include Share Drafts (checks) and withdrawals, ACH transactions, Debit card transactions, and ATM withdrawals.</small>	
Returned NSF Fee	\$30
Courtesy Pay Fee	\$30
Courtesy Pay ACH Fee	\$30
Foreign Currency Order	\$30

**Other institutions may charge a fee for usage of their ATM machines.

***Coin machines located at our Manchester and Bedford locations only.