

Business Schedule of Fees and Charges

Effective 7/1/2024



| ACCOUNT RECONCILIATION | |
|---|-----------|
| Account Research and Reconciliation / hour | \$35 |
| Check Copies | |
| Via Research / item | \$10 |
| Online Banking | FREE |
| Online Bill Pay / 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 two years old / month | \$10 |
| ELECTRONIC SERVICES | |
| Call24 Transactions | FREE |
| eStatements / Online Banking | FREE |
| eDocuments / Online Banking | FREE |
| Business Remote Deposit Access | FREE |
| eForms / Online Banking | FREE |
| Monthly Paper Statements | \$2/month |
| Online Banking | FREE |
| Online Bill Pay with E-Bills | FREE |
| Online Incoming External Transfers | FREE |
| Online Outgoing External Transfers | FREE |
| MONEY ORDERS / CHECKS | |
| Money Orders / Treasurer's Checks | \$5 |
| MASTERMONEY™ DEBIT CARD | |
| Debit Card Replacement | \$10 |
| OTHER FEES | |
| ACH | |
| Set Up | FREE |
| Changes/Cancellations | \$10 |
| Overdrafts | \$19 |
| NSFs | \$19 |
| Check Collection (exchange fees may also apply) | |
| All Foreign | \$15 |
| Check Collection Foreign Fed Fees | Varies |

| OTHER FEES cont. | |
|---|--------------------|
| Cash Handling Fees | |
| Cash Handling (per \$1000) | .3% |
| Cash Ordering Coin Rolls (per roll) | 45¢ |
| Cash Ordering Dollar Bundles (per bundle) | \$5 |
| Coin Counter | 5% |
| Non-BCCU Credit Card Advance | \$10 |
| Dormant Account Escheat | \$100 |
| Early Membership Closing (6 months) | \$10 |
| Inactive Membership (after 12 months) / month | \$5 |
| Returned Item (Deposited, Credited) | \$18 |
| Returned Payment (Check, ACH) | \$18 |
| Statements Returned for Bad Address | \$5 |
| Stop Payment | |
| Draft, ACH, Treasurers Check, Money Order, Bill Payment | \$30 |
| Tax Levies, Writs, Garnishments | \$75 |
| Trust Review – for Deposit Account Activity | \$85 |
| Wire Transfers | |
| Incoming | \$10 |
| Outgoing (domestic) | \$30 |
| Outgoing (foreign) | \$75 |
| Returned NSF Fee | \$19 |
| Overdrafts* | |
| *The types of transactions that can incur an overdraft fee include Share Drafts (checks) and withdrawals, ACH transactions, Debit card transactions, and ATM withdrawals. | |
| Courtesy Pay Fee | \$19 |
| Courtesy Pay ACH Fee | \$19 |
| Foreign Currency Order | \$30 |
| Night Depositor Key Issuance and Replacement | \$10 |
| Special Requests | Priced accordingly |



Business Account Features & Benefits

Effective 7/1/2024



| Deposits | Value Business Checking | Advantage Business Checking | Non-Profit Checking |
|--|-------------------------|-----------------------------|---------------------|
| BUSINESS CHECKING | | | |
| Minimum Balance to Open | \$100 | \$100 | \$500 |
| Minimum Balance Required to Avoid \$10 monthly Service Charge | Not Applicable | \$5,000 | Not Applicable |
| Check Printing | Varies | Varies | FREE |
| Items Processed (includes checks deposited, checks in process of clearing, returned items, debit card transactions, cash deposited, withdrawals, ACH credits and debits) | 150 FREE then 45¢/each | 400 FREE then 45¢/each | FREE |
| Statement - Paper | \$2/month | \$2/month | FREE |
| Temporary Checks | 4/\$2 | 4/\$2 | FREE |
| ATM/DEBIT TRANSACTIONS* | | | |
| Transactions at BCCU ATMs | FREE | FREE | FREE |
| Withdrawals at 28,000+ CO-OP Network ATMs | FREE | FREE | FREE |
| Withdrawals at all Other ATMs | \$1.50 | \$1.50 | FREE |
| Inquiries/Transfer | \$1.50 | \$1.50 | FREE |
| BUSINESS SAVINGS (PRIMARY AND SECONDARY) | | | |
| Minimum Balance to Open | \$5 | | |
| Minimum Balance to Earn Dividends | \$100 | | |
| Items Processed | 25 FREE then .45¢/each | | |

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

