

# Fee Schedule

The BP Federal Credit Union "Fee Schedule" is effective as of January 2019. For details regarding rates and fees for Checking, Savings, Money Market and Certificate of Deposit, go to our website at [www.bpfcu.org](http://www.bpfcu.org). **Saving Accounts under \$100.00 with no other credit union relationship will be subject to fees and/or closure.**

## CHECKING ACCOUNT FEES

Check Copy Fee	\$2.00	each, first two free in a statement cycle
Check Orders		prices vary
Line of Credit Transfer	\$2.00	each if transferred to cover NSF item
NSF Fee	\$27.50	per item
NSF Transfer Fee	\$5.00	each, first six transfers free each month
Stop Payment Fee	\$15.00	per request or renewal

## MONEY MARKET ACCOUNT FEES

Below Minimum Balance Fee	\$10.00	per month, if balance falls below \$1,000.00
Check Orders		prices vary
Excessive Withdrawal Fee	\$10.00	each, first six free each month
NSF Fee	\$27.50	per item

## OTHER SERVICE FEES (applicable to all accounts)

Account Research Fee	\$20.00	per hour
Bill Pay / One Click / Credit Sense	-----	no charge
Cashier's Check	\$5.00	each (non-member \$12.00 each)
Check Deposit - Foreign Funds on Foreign Bank	\$25.00	each
Check Deposit - U.S. Funds on Foreign Bank	\$40.00	each
Deposited Item Return Fee	\$25.00	for items deposited and drawn on your account elsewhere
Manual Transfer By Fax, Email or Phone	\$3.00	each
Money Order Fee	\$3.00	each (non-member \$6.00 each)
Notary Service Fee	-----	no charge (non-member \$6.00 each)
NSF Charge While Funds Are on Hold	\$27.50	per item
Outgoing Domestic Wire	\$20.00	each
Outgoing International Wire	\$50.00	each
* Savings Account Service Fee	\$5.00	per month - if balance is less than \$100 and no other account relationship with BPFUCU
Statement Copy	\$2.00	per statement cycle
Statement Returned for Incorrect Address	\$2.00	each - after 2nd time
USPS Forever Stamps		prices determined by USPS

## CREDIT CARD FEES

Cash Advance	2%	of amount advanced or \$2.00, whichever is greater
Foreign Transaction Fee	1%	of the US dollar amount per transaction
Late Payment Fee	\$25.00	or the minimum amount due if you are 15 days late or more
Returned Payment Fee	\$25.00	each

## DEBIT CARD FEES

Foreign Transaction Fee	1%	of the US dollar amount per transaction
Lost Debit Card Replacement Fee	\$5.00	each (not applicable in a fraud situation)

## LOAN FEES

Late Payment Fee	\$25.00	or 5% of payment amount, maximum amount \$25.00
Returned Loan Payments	\$27.50	each

\* Fee assessed if the following criteria apply: 1) You are between the ages of 19 and 65. 2) You do not have an open loan or credit card with BPFUCU. 3) Your savings account has been open 180 days or longer without the \$100 minimum. 4) You do not have a checking, money market or term share account with BPFUCU.

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Effective January 2019