

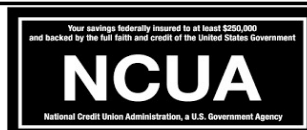


FEE SCHEDULE

FEE / SERVICE	AMOUNT	DESCRIPTION	CHECKING	SAVINGS	MONEY MARKET	DEBIT CARD	CREDIT CARD	LOANS
Incoming Wire	\$ 0.00	complimentary; BPFCU is not responsible for any fees assessed by other institutions	✓	✓	✓	-	-	-
Gift Cards	\$ 0.00	value only; for amounts from \$10.00 to \$1,000.00	✓	✓	✓	✓	✓	-
Travel Cards	\$ 0.00	value only; for amounts from \$500.00 to \$5,000.00	✓	✓	✓	✓	✓	-
Notary	\$ 0.00	complimentary service for members; for certification of signers and documents (\$6.00 fee for non-members)	✓	✓	✓	-	-	-
Bill Pay (CheckFree)	\$ 0.00	complimentary service for members; requires a checking account	✓	-	-	-	-	-
Check Copy	\$ 2.00	per item; two free each month / statement cycle	✓	-	✓	-	-	-
Check Order / Reorder	\$ 11.30 +	per box; 80 checks to a box, cost varies by type & quantity, plus shipping & tax	✓	-	✓	-	-	-
Stop Payment (ACH/Electronic or Check)	\$ 15.00	per item; six-month term for each, renewal for additional \$15.00	✓	✓	✓	-	-	-
Non-Sufficient Funds (NSF)	\$ 27.50	per item; withdrawals in excess of available balance, including holds	✓	✓	✓	-	-	-
Non-Sufficient Funds (NSF) Transfer	\$ 5.00	per item; six free transfers from overdraft protection account each month / statement cycle	✓	✓	✓	-	-	-
Line of Credit NSF Transfer	\$ 2.00	per item; applies to each transfer to any account for NSF transactions	✓	✓	✓	-	-	-
Money Market Excessive Withdrawal	\$ 10.00	per month; six free per quarter	-	-	✓	-	-	-
Below Minimum Balance	\$ 10.00	per month; applies to Money Market balances below \$1,000.00	-	-	✓	-	-	-
Account Research	\$ 20.00	per hour; including but not limited to: archived statements (over one year), transaction research, etc. Minimum one hour	✓	✓	✓	✓	✓	✓
Cashier's Check	\$ 5.00	per item; guaranteed funds - same as cash (\$12.00 fee for non-members)	✓	✓	✓	-	-	-
Foreign Funds Drawn on Foreign Bank	\$ 25.00	per item; any check written for a non-USD currency from a non-U.S. institution, can take up to 90 days	✓	✓	✓	-	-	-
U.S. Funds Drawn on Foreign Bank	\$ 40.00	per item; any check written for USD currency from a non-U.S. institution, can take up to 90 days	✓	✓	✓	-	-	-
Returned Checks (Deposits)	\$ 27.50	per item; applies to any item drawn on your account at another institution	✓	✓	✓	-	-	-
Returned Checks (Payments)	\$ 27.50	per item; applies to any item used for a loan payment drawn at another institution	-	-	-	-	✓	✓
Outgoing Domestic Wire	\$ 20.00	per item; electronic transfer of funds within the U.S. (includes foreign wires with a domestic intermediary)	✓	✓	✓	-	-	-
Outgoing International Wire	\$ 50.00	per item; electronic transfer of funds to a foreign institution	✓	✓	✓	-	-	-
Returned Mailed Statement	\$ 2.00	per item; after the first return - please be sure to maintain your current address on your account	✓	✓	✓	-	-	-
Card Replacement Fee	\$ 5.00	per item; applies to lost and/or stolen cards, fee waived in cases of fraud	-	-	-	✓	✓	-
Cash Advance	2.00%	per transaction; minimum of \$2.00, whichever is greater	-	-	-	-	✓	-
Credit Card Late Fee	5.00%	delinquent amount multiplied by 5% to a maximum of \$25.00	-	-	-	-	✓	-
Consumer Loan Late Fee Minimum	5.00%	per cycle; applies to the delinquent amount, plus 5% with a minimum of \$5.00 and a maximum of \$25.00	-	-	-	-	-	✓
Foreign Transactions	1.00%	per transaction; applies to the USD total amount	-	-	-	✓	✓	-
Savings Account Service Fee	\$ 5.00	per month; applies only to inactive savings accounts with balances less than \$100.00 with all of the following criteria: - members aged 19 to 65 - open for 180 days or longer - no other open or active checking, money market, or term share (CD) account - no open loan or active credit card	SAVINGS ONLY					

Effective May 2025

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P.O. BOX 941749 HOUSTON, TEXAS 77094-8749

MORTGAGES

CREDIT CARDS

VEHICLE LOANS

PERSONAL LOANS