

CONSUMER RATE & FEE SCHEDULE

AS OF MAY 1, 2021 THE FOLLOWING FEES MAY BE ASSESSED IN CONNECTION WITH YOUR ACCOUNTS*:

FEES APPLICABLE TO ALL ACCOUNTS:

Account Reconciliation	\$30.00 per hour
Account Research	\$30.00 per hour
Automatic Transfer to Cover Overdraft	\$2.00 per transfer
Teller's Checks	\$3.00 per draft
Dormant Account**	\$1.00 per month
Copy of Statement (in branch)	\$1.00 per statement
NSF Fee & Item Paid by ODP Fee	\$30.00 per item
Re-open Membership	\$10.00
Returned Deposit Checks/Loan Payments	\$10.00 per check
Returned/Undeliverable Mail	\$10.00 per item
Tax Levy/Garnishment	\$50.00 per item
Telephone Transfer Fee	\$2.00 per call

*Aggregate relationship is defined as the total of all share and loan account balances per member number.

**Accounts without a current address and no activity (excluding dividends) for three years.

***A 1% International Transaction Fee will be assessed on all transactions where the merchant processes outside the United States (which may include internet transactions), regardless of whether you are located inside or outside the United States at the time of the transaction.

FEES APPLICABLE TO SHARE ACCOUNTS (SAVINGS)*

Monthly Service Fee <i>No fee if any of the following conditions apply:</i> 1. Aggregate relationship is greater than \$250. 2. The account is signed up for eStatements. 3. The primary account owner is 23 or younger. 4. The primary account owner is 55 or older. 5. The account has been open for less than 60 days.	\$4.00 per month
---	------------------

*Fees not applicable to Next Step accounts.

FEES APPLICABLE TO WEALTH BUILDER SHARE ACCOUNTS (SAVINGS)

Monthly Service Fee <i>No fee with an aggregate relationship greater than \$10,000.00*</i>	\$15.00 per month
---	-------------------

FEES APPLICABLE TO ALL SHARE DRAFT ACCOUNTS (CHECKING)

Online Bill Payment	FREE
Four Additional Starter Checks	\$3.00 per sheet
Draft Copy	\$2.00 per copy
Stop Payment Order	\$30.00 per order
Non-Member Cashing Member's Check	\$10.00 per draft
Draft Ordering	Fees vary

FEES APPLICABLE TO CHECKING ACCOUNTS

Advantage Plus Monthly Service Fee <i>No fee applies if signed up for ACH/Direct Deposit, Debit Card and Loan</i>	\$5.00 per month
Liberty Monthly Service Fee <i>No fee applies if signed up for eStatements</i>	\$2.00 per month

FEES APPLICABLE TO ATM AND DEBIT CARD SERVICES

Draft Copy Retrieval Fee	\$17.00 per draft copy
Balance Inquiry	\$0.50 per inquiry
Lost/Replacement Contactless Card	\$10.00 per card
Withdrawal Transaction at Non-BHCCU ATM <i>(4 free per month with Hawks and Liberty Checking) (6 free per month with Advantage Plus Checking)</i>	\$1.00 per transaction
Instant Issue Debit Card	\$10.00 per card
Design Your Own Instant Issue Debit Card	\$10.00 per card

Visa® International Service Assessment***

TELLER'S CHECKS & MONEY ORDERS

Per Item Fee <i>No charge with an aggregate relationship greater than \$250.00*</i>	\$3.00 per item
Copy	\$5.00 per item
Stop Payment - Money Order	\$30.00 per order
Reissue Fee - Teller's/Stop Payment Check <i>(Only allowed if lost, stolen, or destroyed, and with a signed declaration of loss.)</i>	\$30.00 per check

SAFE DEPOSIT BOX RENTAL (ANNUAL FEE)

3x5 inch box	\$25.00 per year
5x5 inch box	\$35.00 per year
3x10 inch box	\$40.00 per year
5x10 inch box	\$50.00 per year
10x10 inch box	\$75.00 per year
Box Rent Late Fee	\$5.00 per year

WIRE TRANSFERS

Incoming Wires <i>(1) free wire per month per account</i>	\$10.00 per wire
Domestic Wires	\$20.00 per wire
Western Union	\$30.00 per wire
Foreign Western Union	\$40.00 per wire
Foreign Bank to Bank	Varies

GIFT CARDS

Travel Money Card	\$4.95 per card
Visa® Gift Card	\$3.50 per card