

# BLACKHAWK COMMUNITY CREDIT UNION

## FEE SCHEDULE

As of August 20, 2019 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
Certified Draft	\$ 3.00 per draft
Duplicate Copy of Statement	\$ 1.00 per statement
Dormant Account**	\$ 1.00 per month
IRA Transfer Fee	\$25.00 per transfer
Paper Statement	\$ 2.00 per month
Re-open Membership	\$10.00
NSF Fee & Item PD/ODP Fee***	\$30.00 per item
Returned Deposit Checks/Loan Payments	
Our Member's Account – Personal	\$10.00 per check
– Business	\$15.00 per check
Tax Levy/Garnishment	\$50.00 per item
Telephone Transfer Fee	\$ 2.00 per call

\*Aggregate relationship is defined as the total of all deposit and loan account balances per member number. \*\*Accounts without a current address and no activity (excluding dividends) for three years. \*\*\*Overdraft Privilege is available for eligible checking account holders. Overdraft Privilege will cover checks, drafts, electronic funds transfer, debit card transactions, ATM withdrawals, and other withdrawal requests for a fee of \$30 each time you use it. The overdraft must be paid within 30 days and the checking account must have a positive balance for a minimum of 24 hours. We may refuse to pay an overdraft at any time, even though your account is in good standing and we may have paid overdrafts in the past. You will be notified of any returned items by mail.

### FEES APPLICABLE TO SHARE ACCOUNTS (SAVINGS):

Monthly Maintenance Fee	\$4.00 per month
No fee if any of the following conditions apply:	
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	

### FEES APPLICABLE TO WEALTH BUILDER SHARE ACCOUNTS (SAVINGS):

Monthly Service Fee	\$15.00 per month
No fee with an aggregate relationship greater than \$10,000.	

### FEES APPLICABLE TO ALL SHARE DRAFT ACCOUNTS (CHECKING):

Online Bill Payment	FREE
Additional Draft Kit	\$ 3.00 per kit
Draft Copy	\$ 2.00 per copy
Stop Payment Order	\$30.00 per order
Non-Member Cashing Member's Check	\$10.00 per draft
Draft Printing	Fees vary

### FEES APPLICABLE TO ADVANTAGE PLUS

#### CHECKING ACCOUNTS:

Monthly Service Fee	\$5.00 per month
No fee applies if signed up for ACH/Direct Deposit, Debit Card, and Loan.	

#### FEES APPLICABLE TO BUSINESS CHECKING ACCOUNTS:

Monthly Service Fee	\$5.00 per month
No fee with aggregate relationship greater than \$1,000.	

#### FEES APPLICABLE TO ATM AND DEBIT CARD SERVICES:

Draft Copy Retrieval Fee	\$17.00 per draft copy
Balance Inquiry	\$.50 per inquiry
Lost/Replacement Card	\$10.00 per card
Withdrawal Transaction at Non-BHCCU ATM	\$1.00 per transaction (4 free per month with Hawks and Liberty Checking) (6 free per month with Advantage Plus Checking)

### OTHER FEES INCLUDE:

#### CASHIER'S CHECKS & MONEY ORDERS:

Per Item Fee	\$3.00 per item
No charge with aggregate relationship greater than \$250.	
Copy	\$5.00 per item
Stop Payment – Money Order	\$30.00 per order
Stop Payment – Cashier's Check*	\$30.00 per check
*Only allowed if lost, stolen, or destroyed, with a signed declaration of loss.	

#### SAFE DEPOSIT BOX RENTAL (ANNUAL FEE):

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

#### WIRE TRANSFERS:

Incoming Wires	\$10.00 per wire
(1 free wire per month per account)	
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



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[www.bhccu.org](http://www.bhccu.org)