



Beaver Falls Teachers' Federal Credit Union

Fee Schedule

Effective February 25, 2020

| General Services/Share (Saving) | Fee |
|--|--|
| Close Account (<i>within 6 months</i>) | \$5.00 |
| Reopen Account (<i>within 6 months</i>) | \$10.00 |
| Excessive Account Use (<i>Accordance with Regulation D after (6) six withdrawals in one month</i>) | \$4.00/ea (<i>each</i>) |
| Copy of Statements or Transaction History | FREE (<i>for past 24 mo. otherwise \$3/page</i>) |
| Copy of Certified Check Payable to Third Party | \$10.00/ea |
| Copy of Deposited Check (<i>if available</i>) | \$10.00/ea |
| Overdrawn Item | \$35.00/ea |
| Insufficient Fund/Uncollected Funds | \$35.00/ea |
| Return Deposited Item | \$35.00/ea |
| Inactive Accounts (<i>after 2 years-Dormant</i>) | \$20.00/year |
| ACH Stop Payment | \$20.00/ea |
| Home Banking | Unlimited/Free |
| Mobile Banking – Must have Home Banking (<i>Remote Deposit</i>) | Unlimited/Free |
| Remote Deposit Return Deposit | \$35.00/ea |
| Phone Transaction/Inquiry | Unlimited/Free |
| Share Draft (Checking) | Fee |
| Personal Draft (<i>Checking Account</i>) | Free |
| Organization Draft (<i>Checking Account</i>) | Free |
| Stop Payment, Renewal, Release (<i>ACH or Draft</i>) | \$25.00/ea |
| Overdrawn Item | \$35.00/ea |
| Insufficient Fund/Uncollected Funds | \$35.00/ea |
| Overdraft Transfer from Savings (<i>Fee after 3rd consecutive day</i>) | \$3.50/ea <i>after 3rd day</i> |
| Copy of Paid Draft (<i>Check</i>) | \$7.50/ea |
| Check Printing | Varies by Style |
| Inactive Account (<i>1 year – close; transferred to share account</i>) | Notified – <i>Closed after no contact</i> |
| Home Banking | Unlimited/Free |
| Electronic Bill Pay – Only with Draft Accounts | Unlimited/Free |
| Insufficient Funds/Uncollected Funds Bill Pay Service | \$35.00/ea |
| Mobile Banking – Must have Home Banking (<i>Remote Deposit</i>) | Unlimited/Free |
| Remote Deposit Return Deposit | \$35.00/ea |
| EMV ATM/Debit Card | Fee |
| EMV ATM/Debit Card Fee | Free |
| EMV ATM/Debit Card Replacement (<i>lost/stolen or damaged – 1 free per year</i>) | \$10.00/ea |
| ATM Transactions (<i>NON-Surcharging ATM</i>) | Unlimited/Free |
| ATM Balance Inquiry | Unlimited/Free |
| ATM Deposit Error/Empty Envelope | \$35.00/ea |
| Inactive Account (<i>after 1 year</i>) | Notified – <i>Closed after no contact</i> |



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| Loans | Fee |
|--|------------------------------|
| Application Fee | \$10.00/per borrower |
| Refinancing Fee (<i>refinanced less than 60 days from previous finance date</i>) | \$45.00/per occurrence |
| Late Fee (<i>14 day grace from due date</i>) | \$45.00/per month delinquent |
| Secure Title Lien Fees | Varies by State Forms |
| Returned Payment (<i>Draft/ACH</i>) | \$35.00/ea |
| Annual Fee | None |

| Other | Fee |
|---|---|
| Certified Checks | Free |
| Certified Check Stop Payment, Renew, Release or Replaced | \$30.00/ea |
| Bad Address | \$5.00/occurrence |
| Account Reconciliation & Research (<i>minimum charge \$10.00</i>) | \$15.00/Hour |
| Escheat Fee | \$75.00 |
| Christmas Club – November Disbursed (<i>after 3 withdrawals per year</i>) | \$5.00/ea (<i>each after (3) three withdrawals</i>) |
| Vacation Club – June Disbursed (<i>after 3 withdrawals per year</i>) | \$5.00/ea (<i>each after (3) three withdrawals</i>) |
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The above fees are subject to change.

For a copy of the current fees, contact Beaver Falls Teachers' Federal Credit Union at 724-740-1444.