

# BLACKHAWK COMMUNITY CREDIT UNION

## FEE SCHEDULE

As of February 15, 2016 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
Dormant Account**	\$ 1.00 per month
Duplicate Copy of Statement	\$ 1.00 per statement
IRA Transfer Fee	\$25.00 per transfer
NSF Fee & Item PD/ODP Fee	\$30.00 per item
Paper Statement	\$ 2.00 per month
Re-open Membership	\$10.00
Returned Deposit Checks/Loan Payments	
Our Member's Account – Personal	\$10.00 per check
– Business	\$15.00 per check
Returned 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 deposit and loan account balances per member number. \*\*Accounts without a current address and no activity (excluding dividends) for three years.

### FEES APPLICABLE TO SHARE ACCOUNTS (SAVINGS)

Monthly Maintenance Fee	\$4.00 per month
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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
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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
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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
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No fee with an 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
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No charge with an 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, and 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
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(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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