

FEE SCHEDULE

*At Brokaw Credit Union, we strive to maintain fees at the lowest possible rate necessary to meet a need.
After all, our mission is to "provide members with affordable, quality products and services."*

Fees subject to change without notice, except where required by law.

Share Draft Checking (Fees also apply to ACH-EFT)

Overdraft Funds Fee (NSF fee)*	28.00
Overdraft Funds Fee (NSF fee) with Loan Transfer*	5.00
Overdraft Funds Fee (NSF fee) with Savings Transfer*	5.00
Worry Free Fee*	28.00
Stop Payment Fee	28.00
Multiple Stop Payment (consecutively numbered blocks checks)	30.00
Share Draft Copy Fee	2.00
Force Closed Account Fee	40.00
Share Draft Balancing Fee per Hour	25.00
Collection Fee	20.00
Non-truncation fee	25.00 monthly

Bill Pay

3 consecutive months of inactivity	5.00 monthly
------------------------------------	--------------

Christmas Club

Early Withdrawal Fee	10.00
----------------------	-------

VISA Check Card (with ATM access)

Replacement Card Fee	5.00
----------------------	------

IRA

IRA Close Fee (under 1 year)	25.00
------------------------------	-------

Wire Transfers

Regular Outgoing Wire Transfer Fee	20.00
Regular Incoming Wire Transfer	10.00
Foreign Wire Transfer Fee	50.00
Western Union CMO™ Fee-Domestic	35.00
Western Union CMO™ Fee – Foreign \$5000 or less	50.00
Western Union CMO™ Fee – Foreign >5000	75.00

Tax Levy/Garnishment

	25.00
--	-------

Check Cashing Fee (Member)**

Each Check \$500 or less	5.00
--------------------------	------

Each Check over \$500	8.00
-----------------------	------

Travel Card

	7.95
--	------

Gift Card

	3.00
--	------

Safe Deposit Boxes

SD Box (3 X 5 X 22) Annual Fee	20.00
SD Box (3 X 10 X 22) Annual Fee	30.00
SD Box (5 X 10 X 22) Annual Fee	45.00
SD Box (10 X 10 X 22) Annual Fee	60.00
Key Replacement	20.00
Box Drilling Fee	150.00

Teller's Checks

Teller's Check Fee (3rd Party)	2.00
Teller's Check Stop Payment Fee	25.00

Fax Service

Fax Send per Page Fee	3.00
Fax Receive per Page Fee	1.00

Photocopies

Photocopy of Statement Fee (per page)	2.00
Printed Cut-Off Statement Fee	2.00
Regular Photocopy per Page Fee	.25

Miscellaneous

Money Order Fee (max. \$1000.00)	2.00
Returned Check Fee – Personal Account	10.00
Returned Check Fee – Business Account	15.00
Automated Clearing House(ACH)Origination Fee	1.00
Coin Counting Fee (Businesses only)	1% of count
Wrapped Coin Per Roll Fee (Businesses only)	.25
Notary Service	Free
Close primary share account within 60 days	10.00
Records Research per hour (\$10.00 minimum)	25.00
Phone Transfer (Non-CORA)	1.00
Night Depository Key	\$25.00 security payment
Lien Replacement Fee	\$5.00
Foreign Item Fee	\$10.00
Returned Mail Fee	\$2.00
Forwarding Mail Notice Fee	\$2.00
Undeliverable Mail Fee	\$5.00 monthly

* Overdraft fees are imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal, or by other electronic means.

** Fee avoided if member has a \$100 balance in savings or loans, or has a checking account, or is under 18 years of age.