



Credit Union



Birmingham Bloomfield Credit Union



Federally Insured by NCUA

Continued on reverse

Account/Service Account Fee Schedule

Effective November 15, 2019

	BBCU Former Fees	Metro North Former Fees	BBCU & MN Current Fees
CHECKING ACCOUNT FEES			
Check Order	Varies	Varies	Varies
Starter Checks	\$3.00/pg. first 12 checks free	\$2.00 for 4 checks	\$2.00/pg. first 12 checks free
Discretionary pay Overdraft (each item)	\$30.00	\$33.00	\$30.00
Returned Draft/ACH - NSF (each item)	\$30.00	\$33.00	\$30.00
Stop Payment Draft/ACH (per request)*	\$30.00	\$33.00	\$30.00
Copy of Check (per check)*	\$3.00	\$3.00	\$3.00
Monthly Account Maintenance*	\$1.50	\$0.00	\$1.50
Basic Checking	N/A	\$0.00	\$0.00
Overdraft Transfer from Savings (per item)*	\$5.00	\$6.00	\$5.00
Overdraft Advance from LOC to Checking	\$5.00	N/A	\$0.00
Monthly Business Account Maintenance**	\$7.50	\$12.00	\$7.50
Small Organizational Checking Account	\$0.00	\$0.00	\$0.00
Monthly New Beginnings Account Maintenance	\$10.00	N/A	\$10.00
ATM/DEBIT CARD FEES			
Card Replacement Request*	\$10.00	\$10.00	\$10.00
PIN Reorder Request	\$3.00	\$3.00	\$3.00
Balance Inquiry (each)	(5 free/month) \$2.00	N/A	(5 free/month) \$1.00
Withdrawals	(5 free/month) \$2.00	N/A	(5 free/month) \$1.00
Debit/ATM Card Rush Order	\$50.00	N/A	\$50.00
Pull/Re-address	\$5.00	N/A	\$5.00
Overdraft if opted in (each item)	\$30.00	N/A	\$30.00
Temporary Limit Increase	N/A	\$10.00	\$0.00
CREDIT CARD FEES			
Statement Copy	\$2.00	\$2.00	\$2.00
Duplicate Card Request	\$10.00	\$10.00	\$10.00
Late Charge (per month)	\$25.00	\$25.00	\$25.00
Card Capture	\$65.00	N/A	\$0.00
Rush Card Replacement	\$50.00	\$30.00	\$50.00
LOAN FEES			
Consumer Loan Late Charge (per month)	\$25.00	5% pmt due	\$25.00
Home Equity Loan Late Charge (per month)	5% pmt due	5% pmt due	5% pmt due
Lien Verification (each piece of collateral)	\$10.00	N/A	\$0.00
Loan Modification	\$25.00	N/A	\$25.00
Loan Subordination	\$100.00	\$125.00	\$100.00
Assumption	\$100.00	N/A	\$100.00
Payment by Phone Employee Transfer	\$3.00	\$6.00	\$3.00
Payment by Phone Debit/Credit Card	N/A	\$10.00	\$10.00
Payment by Phone other Financial Inst.	N/A	\$5.00	\$5.00
Replace Loan Payment Book	N/A	\$5.00	\$5.00
Repossession Cancellation (\$100)	\$0.00	\$0.00	Pass-Thru
Auto Repossession (\$400)	\$0.00	\$0.00	Pass-Thru
RV Repossession (\$750)	\$0.00	\$0.00	Pass-Thru
BUSINESS LOAN FEES			
Business Loan Application	\$300.00	N/A	\$300.00
Business Loan Origination	1%	N/A	1%
Business Loan Document	Pass Thru	N/A	Pass Thru

*May be waived or reduced based on Gividend Rewards level.

**Waived if daily balance of \$7,500 is maintained.

†Waived with active checking, or direct deposit, or extra services.



Credit Union



CREDIT UNION
a part of

Birmingham Bloomfield Credit Union



Federally Insured by NCUA

Continued on reverse

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Effective November 15, 2019

	BBCU Former Fees	Metro North Former Fees	BBCU & MN Current Fees
INDIVIDUAL RETIREMENT ACCOUNT (IRA) FEES			
Account Closing.....	\$25.00	N/A	\$0.00
WIRE TRANSFER FEES			
Domestic Outgoing (each)*	\$20.00	\$20.00	\$20.00
Foreign Outgoing (each).....	\$30.00	N/A	\$30.00
Incoming Wire.....	\$0.00	\$5.00	\$0.00
LEGAL FEES			
Levies, Writs, & Garnishment (each).....	\$50.00	\$75.00	\$50.00
SAFE DEPOSIT BOXES			
Waterford West Branch Only. Call for details.	Sizes & Prices vary	N/A	Sizes & Prices vary
ADDITIONAL SAFE DEPOSIT BOX FEES (IF APPLICABLE)			
Drill Fee	\$200.00	N/A	\$200.00
Key Replacement	\$50.00	N/A	\$50.00
Late Rental Fee	\$25.00	N/A	\$25.00
MISCELLANEOUS SERVICE FEES			
Online Bill Pay (per month)..... (.50 cents per bill paid after first 10)	\$5.00	\$0.00	\$0.00
Inactive Online Bill Pay (per month)	\$3.00	\$0.00	\$0.00
Mobile Text Banking (per text)	\$0.05	\$0.00	\$0.00
Phone Transfer (per transfer)*	(No fee for CU Talk/Online Banking) \$3.00	\$6.00	\$3.00
Cashier's Check (each)* (Free Spirit -1 free check/month)	\$3.00	\$3.00	\$3.00
Cashier's Check Stop Payment.....	\$30.00	\$33.00	\$30.00
Member check replaced w/Cashier Check for non-member	\$0.00	\$20.00	\$20.00
Money Order (each) (Free Spirit - \$0.50)	\$1.25	\$2.00	\$2.00
Traveler's Card (each)*	\$4.95	\$5.95	\$4.95
Gift Card (each)*	\$4.95	\$3.50	\$4.95
Reload Fee (ICUL charges fee).....	\$2.95	N/A	\$2.95
Check Cashing*	(< \$200 in acct, over 18 yrs. old & no add'l services) \$5.00	\$3.00	\$3.00
Mailing a Paper Statement	\$0.00	\$2.00	\$0.00
Statement Copy/Activity Printout (per page)*	\$1.00	(per month) \$5.00	\$1.00
Current History (up to last 30 days).....	\$1.00	(per acct suffix) \$2.00	\$1.00
Foreign Item Deposit (each, plus bank fees).....	\$5.00	Discount Rate + \$3.00	\$5.00
Deposited Item Returned Unpaid (each)	\$15.00	\$15.00	\$15.00
Redeposit NSF Check	\$15.00	\$15.00	\$15.00
To me/from me or "Cash" Check Returned Item.....	\$30.00	N/A	\$30.00
External ATM/Shared Branch Returned Item	\$15.00	N/A	\$15.00
External ATM/Shared Branch Adjustment	Pass Thru	N/A	Pass Thru
Account Balancing.....	\$20.00	\$25.00	\$25.00
Account Research	\$20.00	\$25.00	\$25.00
Dormant Account (per month)	(inactive 1 yr.) \$5.00	(inactive 1 yr.) \$10.00	(inactive 1 yr.) \$10.00
Account Closing Fee	(within 1 yr.) \$25.00	N/A	(within 6 months) \$5.00
Escheatment of Funds.....	\$50.00	\$50.00	\$50.00
Returned Mail/Bad Address (per month)	\$5.00	\$10.00	\$10.00
Non-member Check Cashing Fee (each item)	\$5.00	\$5.00	\$5.00
Savings Account Maintenance Fee (per month)†	(waived with min. of \$500) \$3.00	\$0.00	(waived with min. \$500) \$3.00
Verification of Deposit.....	\$5.00	N/A	\$5.00
Outgoing Fax/Copies.....	N/A	\$2.00 1st pg. then \$1.00	\$0.00
Reopen Closed Account (in last 5 months)	N/A	\$15.00	\$0.00
Skip-A-Payment.....	\$35.00	\$20.00	\$20.00

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