



Credit Union



A PART OF
BIRMINGHAM BLOOMFIELD CREDIT UNION



A PART OF
BIRMINGHAM BLOOMFIELD CREDIT UNION



Federally Insured by NCUA

Continued on reverse

Account/Service Account Fee Schedule

Effective July 17, 2020

	LCCU Former Fees	BBCU Former Fees	BBCU & LCCU Current Fees
CHECKING ACCOUNT FEES			
Check Order	Varies	Varies	Varies
Starter Checks	\$2.00/pg. 12 checks max.	\$2.00/pg. first 12 checks free	\$2.00/pg. first 12 checks free
Discretionary pay Overdraft (per presentment)	\$30.00	\$30.00	\$30.00
Returned Draft/ACH - NSF (per presentment)	\$30.00	\$30.00	\$30.00
Stop Payment Draft/ACH (per request)*	\$25.00	\$30.00	\$30.00
Copy of Check (per check)*	\$5.00	\$3.00	\$3.00
Monthly Account Maintenance*	\$5.00	\$1.50	\$1.50
Basic Checking	N/A	\$0.00	\$0.00
Overdraft Transfer from Savings (per presentment)*	\$5.00	\$5.00	\$5.00
Overdraft Advance from LOC to Checking	N/A	\$0.00	\$0.00
Monthly Business Account Maintenance**	\$15.00	\$7.50	\$7.50
Monthly New Beginnings Account Maintenance.....	N/A	\$10.00	\$10.00
ATM/DEBIT CARD FEES			
Card Replacement Request*	\$5.00	\$10.00	\$10.00
PIN Reorder Request	N/A	\$3.00	\$3.00
Balance Inquiry (each).....	N/A	(5 free/month) \$1.00	(5 free/month) \$1.00
Withdrawals	(4 free/month) \$1.00	(5 free/month) \$1.00	(5 free/month) \$1.00
Debit/ATM Card Rush Order	\$40.00	\$50.00	\$50.00
Pull/Re-address	N/A	\$5.00	\$5.00
Overdraft if opted in (per presentment)	N/A	\$30.00	\$30.00
ATM/Debit Card Receipt Copy	\$15.00	N/A	N/A
CREDIT CARD FEES			
Statement Copy	(per page) \$1.00	\$2.00	\$2.00
Duplicate Card Request	N/A	\$10.00	\$10.00
Late Charge (per month)	\$20.00	\$25.00	\$25.00
Rush Card Replacement	\$40.00	\$50.00	\$50.00
LOAN FEES			
Consumer Loan Late Charge (per month).....	20% of interest due	\$25.00	\$25.00
Home Equity Loan Late Charge (per month).....	20% of interest due	5% pmt due	5% pmt due
Account Verification for Mortgage Companies	\$25.00	\$25.00	\$25.00
Loan Modification	N/A	\$25.00	\$25.00
Loan Subordination	\$100.00	\$100.00	\$100.00
Assumption	N/A	\$100.00	\$100.00
Payment by Phone Employee Transfer	N/A	\$3.00	\$3.00
Payment by Phone/Online Debit/Credit Card	\$15.00 - \$100.00	\$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).....	N/A	Pass-Thru	Pass-Thru
Auto Repossession (\$400)	N/A	Pass-Thru	Pass-Thru
RV Repossession (\$750).....	N/A	Pass-Thru	Pass-Thru
BUSINESS LOAN FEES			
Business Loan Application.....	N/A	\$300.00	\$300.00
Business Loan Origination.....	N/A	1%	1%
Business Loan Document.....	N/A	Pass Thru	Pass Thru

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

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

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



Credit Union



A PART OF
BIRMINGHAM BLOOMFIELD CREDIT UNION



A PART OF
BIRMINGHAM BLOOMFIELD CREDIT UNION



Federally Insured by NCUA

Continued on reverse

Account/Service Account Fee Schedule

Effective July 17, 2020

	LCCU Former Fees	BBCU Former Fees	BBCU & LCCU Current Fees
INDIVIDUAL RETIREMENT ACCOUNT (IRA) FEES			
IRA Annual Maintenance Fee	\$50.00	\$0.00	\$0.00
WIRE TRANSFER FEES			
Domestic Outgoing (each)*	\$21.00	\$20.00	\$20.00
Foreign Outgoing (each).....	\$42.00	\$30.00	\$30.00
LEGAL FEES			
Levies, Writs, & Garnishment (each).....	\$50.00	\$50.00	\$50.00
SAFE DEPOSIT BOXES			
Waterford West Branch Only. Call for details..	N/A	Sizes/prices vary	Sizes/prices vary
Drill Fee (if applicable).....	N/A	\$200.00	\$200.00
Key Replacement (if applicable).....	N/A	\$50.00	\$50.00
Late Rental Fee (if applicable).....	N/A	\$25.00	\$25.00
MISCELLANEOUS SERVICE FEES			
Online Bill Pay (per month).....	\$5.00	\$0.00	\$0.00
Phone Transfer (per transfer by staff)*	(No fee for CU Talk/Online Banking) \$1.00	\$3.00	\$3.00
Cashier's Check (each)* (Free Spirit -1 free check/month).....	\$2.00	\$3.00	\$3.00
Cashier's Check Stop Payment.....	\$30.00	\$30.00	\$30.00
Member check replaced w/Cashier Check for non-member	\$0.00	\$20.00	\$20.00
Money Order (each) (Free Spirit - \$0.50)	\$2.00	\$2.00	\$2.00
Traveler's Card (each)*	\$4.95	\$4.95	\$4.95
Gift Card (each)*.....	\$4.00	\$4.95	\$4.95
Reload Fee (ICUL charges fee).....	N/A	\$2.95	\$2.95
Check Cashing*.....	(< \$250 in acct, age 22+, no additional services) \$2.00	\$3.00	(< \$200 in acct, age 18+) \$3.00
Mailing a Paper Statement	(per month) \$1.00	\$0.00	\$0.00
Statement Copy/Activity Printout (per page)*	\$1.00	\$1.00	\$1.00
Current History	(per page) \$1.00	\$1.00	\$1.00
Foreign Item Deposit (each, plus bank fees).....	\$10.00	\$5.00	\$5.00
Deposited Item Returned Unpaid (per presentment).....	\$25.00	\$15.00	\$15.00
Redeposit NSF Check.....	N/A	\$15.00	\$15.00
To me/from me or "Cash" Check Returned Item.....	N/A	\$30.00	\$30.00
External ATM/Shared Branch Returned Item	N/A	\$15.00	\$15.00
External ATM/Shared Branch Adjustment	N/A	Pass Thru	Pass Thru
Account Balancing.....	(per hour) \$25.00	\$25.00	\$25.00
Account Research	(per hour) \$25.00	\$25.00	\$25.00
Dormant Account (per month)	(inactive 95+ days. < age 22 & > age 64 exempt) \$5.00	(inactive 1 yr.) \$10.00	(inactive 1 yr.) \$10.00
Account Closing Fee (within 6 months).....	\$5.00	\$5.00	\$5.00
Escheatment of Funds (acct dormant 3 years).....	\$75.00	\$50.00	\$50.00
Returned Mail/Bad Address (per month)	\$10.00	\$10.00	\$10.00
Post Office change notice.....	\$5.00	\$0.00	\$0.00
Non-member Check Cashing Fee (per presentment)	\$5.00	\$5.00	\$5.00
Savings Account Maintenance Fee (per month) †	(waived with min. of \$500) N/A	\$3.00	\$3.00
Verification of Deposit.....	N/A	\$5.00	\$5.00
Coin Sorting Fee* (includes rolled & unrolled).....	4.00%	N/A	4.00%
Skip-A-Payment.....	\$25.00	\$20.00	\$20.00

*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.