

**Buffalo Metropolitan Federal Credit Union  
FEE SCHEDULE**

This Fee Schedule for all accounts sets forth certain fees and charges applicable to Share Accounts, Share Draft Accounts, Money Market Accounts and Loans as of \_\_\_\_\_ (date of delivery to member).

This schedule is incorporated as part of your agreement with the Credit Union. You will be notified of changes to these fees.

**Fees Applicable to All Accounts:**

ATM/Debit Card	\$ 2.00 per month <sup>1</sup>
ATM services are <b>UNLIMITED &amp; FREE</b> at all Credit Union and Allpoint locations!	
ATM services at non-Credit Union and non-Allpoint locations	
	\$ 2.00 per withdrawal
	\$ .25 per inquiry
ATM fees are deducted at the end of the month from whichever account the activities were performed	
ATM/Debit Card Replacement	\$ 5.00 per card
PIN Reminder	\$ 2.00
Statement Copies	\$ 1.00 per page
Low Balance	\$ 5.00 per month <sup>2</sup>
Negative Account Balance	\$25.00 per month
Early Withdrawal	\$15.00 <sup>3</sup>
ACH Non Sufficient Funds	\$25.00
Money Orders	\$ 1.00 per money order
Certified Drafts	\$ 5.00 per draft
Travelers Checks	\$ 1.00 per \$100.00
Two-Party Travelers Checks	\$ 1.50 per \$100.00
Any withdrawal under \$250.00 in the form of a Cashier's Check	\$ 5.00
Restraining/Subpoena Fee	\$100.00
Acct. Reconciliation/Research (1 hour minimum)	\$ 10.00 per hour

The Credit Union reserves the right to pass on any Dormant Account costs as incurred through the notification process.

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**Late Fees:**

Loan Payment	\$20.00
Visa Payment	\$20.00
Mortgage Payment	2% of the principle and interest due

**Share Draft Account Fees:**

Drafts Returned Insufficient Funds	\$25.00 per item
CU Service Center Returned Draft	\$40.00 per item
Stop Payment Order	\$25.00 each
Stop Payment Orders (3 or more)	\$60.00
Photocopy of Draft (check)	\$ 5.00

Share Draft Printing fees will vary with the style of your order. You will not receive notice of a change to the share draft printing fee.

<sup>1</sup>ATM/Debit Card Fee of \$2.00 per month will be assessed to your Share Account on the last business day of the month.

<sup>2</sup> To any Account which falls below the required \$25.00 minimum balance.

<sup>3</sup> Closure of Share Account within 6 months of opening.

Revised May 29, 2008