

Buffalo Metropolitan Federal Credit Union

FEE SCHEDULE

This Fee Schedule for all accounts sets forth certain fees and charges applicable to Share Accounts, Draft Accounts, Money Market Accounts and Loans as declared at a meeting of the Board of Directors on 06/21/11. This schedule is incorporated as part of your agreement with the Credit Union; you will be notified of changes.

Fees Applicable to All Accounts:

ATM/Debit card	\$ 2.00 per month ¹
ATM services are UNLIMITED & FREE at all Buffalo Metropolitan Federal Credit Union and Allpoint locations!	
ATM services at non-Credit Union and non-Allpoint locations	
	\$ 2.00 per withdrawal
	\$.25 per inquiry
<i>ATM fees are deducted at the end of the month from whichever account the activities were performed</i>	
ATM/Debit card replacement	\$ 5.00 per card
PIN reminder	\$ 2.00
Statement copies	\$ 1.00 per page
Return check fee	\$25.00 per item
Low balance	\$ 5.00 per month ²
Negative account balance	\$30.00 per month
Early withdrawal	\$15.00 ³
ACH non-sufficient funds	\$25.00
Money orders	\$ 1.50 per money order
Photo copy	\$ 1.00 per page
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
Domestic wire transfer	\$25.00 per wire
International wire transfer	\$50.00 per wire

Dormant Account:

A fee of \$12.50 per quarter (per member account number) will be assessed and deducted from the member's account if the account has not had any activity for the past twenty-four months, unless one of the following exists:

- Member has a current loan relationship with BMFCU
- Member has a Certificate of Deposit (CD), Money Market Account (MMA), Student Loan, Health Savings Account (HSA) or Individual Retirement Account (IRA)
- Member age is 17 years or younger

Share Draft (Checking) Account Fees:

Check returned non-sufficient funds	\$25.00 per item
CU Service Center returned check	\$40.00 per item
Stop payment order	\$25.00 each
Stop payment orders (3 or more)	\$60.00
Photocopy of draft (check)	\$ 5.00
View draft (check) online	\$ 5.00

Check printing fees will vary with the style of your order. You will not receive notice of a change to the check printing fee.

Miscellaneous Fees:

Holiday Club account	\$ 2.50 per
Early withdrawal	transaction
Coin Counting Machine-Percentage of total coin	
Member	5%
Non-member	12%
Acceptance of a check with a non-member payee	5.00% of dollar amount
A \$25.00 fee, plus any other fees the BMFCU incurs, applies to each item returned non-sufficient funds.	

Late Fees:

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

¹ATM/Debit Card Fee of \$2.00 per month will be assessed to your Share Account on the last business day of the month. This fee does not apply to Teen Cents Accounts. ²To any Account which falls below the required \$25.00 minimum balance. ³Closure of Share Account within 6 months of opening.