

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 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
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 ²
Negative Account Balance	\$25.00 per month
Early Withdrawal	\$15.00 ³
ACH Non Sufficient Funds	\$25.00
Money Orders	\$ 1.50 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.

Miscellaneous Fees:

Holiday Club Account Early Withdrawal	\$ 2.50 per transaction
Acceptance of a check with a non-member payee	5.00% of dollar amount

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

²To any Account which falls below the required \$25.00 minimum balance.

³Closure of Share Account within 6 months of opening.

Revised 06/04/09