

Buffalo Metropolitan Federal Credit Union FEE SCHEDULE

This Fee Schedule for all accounts as declared at a meeting of the Board of Directors on 10/28/15. This schedule is incorporated as part of your agreement with the Credit Union; you will be notified of changes. Notification of fee changes will be on your statement or by separate notice (e.g. statement insert).

Fees Applicable to All Accounts:

Debit Chip 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 inquire
Debit & credit chip card replace	\$10.00 per card
Debit chip card rush delivery	\$50.00 (2 day delivery)
PIN reminder/PIN change	\$ 2.00
Additional statement copies	\$ 1.00 per page
Return check	\$25.00 per item
Low balance	\$ 5.00 per month ²
Negative account balance	\$30.00 per month
Early withdrawal	\$15.00 ³
Excessive closing of accounts	\$25.00 ⁴
ACH non-sufficient funds	\$25.00
Photo copy	\$ 1.00 per page
Certified check	\$ 5.00
Cashier's check	\$ 5.00
Money order	\$ 1.50
Travelers checks	\$ 1.00 per \$100.00
Two-party travelers checks	\$ 1.50 per \$100.00
Domestic wire transfer	\$25.00 per wire
International wire transfer	\$50.00 per wire
Account reconciliation/research	\$20.00 per hour/1 hr. min
Returned statement (bad address)	\$ 2.00
Foreign check acceptance	\$10.00
Letter of Protest	\$10.00
Restraining notice/subpoena	\$100.00

¹Debit chip 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 and student accounts.

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

³First request for closure of a share account within 6 months of opening. Fee assessed at the time of closure.

⁴Second request and any thereafter for closure of a share account. Fee assessed at the time of closure.

Late Fees:

Loan payment if 15 or more days late	\$25.00
Credit card payment if 5 or more days late	\$25.00
Mortgage Payment- 2% of the principle and interest due	

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 an existing (active) loan balance with BMFCU
- Member has an active (activity within twenty-four months) certificate of deposit, money market account, student loan, or IRA
- Member age is 17 years or younger

Dormant Account Processing Fee:

Unclaimed properties that must be published in accordance with NYS Unclaimed Property Law will be assessed a dormant account processing fee based on NY State's Percentage Method. This will vary based on our publication costs and the dormant amount in your account.

Share Draft/Checking Account Fees:

Checks returned non-sufficient funds	\$25.00 per item
CU Service Center returned check	\$40.00 per item
Excessive draft account number change	\$25.00 ⁵
Stop payment order	\$25.00 each
Stop payment orders (3 or more)	\$60.00
Photocopy of draft (check)	\$ 5.00
Online bill pay expedited payments:	
Next day (check)	\$14.95
2 nd day (check)	\$ 9.95
2 nd day (ACH if applicable)	\$ 4.95
Check printing fees will vary with the style of your order. You will not receive notice of a change to the check printing fee.	

⁵Third request and any thereafter to change draft account number.

Miscellaneous Fees:

Year round skip-a-loan-payment	\$20.00 request
Visa gift card activation	\$ 2.00 per card
Holiday club account early withdrawal	\$ 2.50 transaction
Non-member notary	\$ 2.00 request
Debit & credit chip card	1% of each
foreign transaction fee	transaction in U.S. dollars
Coin counting machine-percentage of total coin	
Member	5%
Non-member	12%
Cash advance on a Non-Buffalo Metropolitan credit card	3% of dollar amount
Acceptance of a check with a non-member payee	5% of dollar amount

A \$25.00 fee, plus any other fees BMFCU incurs, applies to each item returned non-sufficient funds.