

Buffalo Metropolitan Federal Credit Union FEE SCHEDULE

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.: email). Fee Schedule **Effective Date: 2/1/23**

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, COOP, & Allpoint locations	
ATM services at non-Credit Union and non-Allpoint locations	\$ 2.00 per withdrawal \$.25 per inquire
Mailed Member Statement Fee	\$2.00 per month ²
Replacement Instant Issue Debit Card	\$20.00 per card
Replacement Mailed Debit or Credit Card	\$10.00 per card
Debit card rushed delivery	\$30.00
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 ³
Negative account balance	\$30.00 per month
Early withdrawal	\$25.00 ⁴
Excessive closing of accounts	\$25.00 ⁵
ACH non-sufficient funds	\$30.00
Photocopy	\$ 1.00 per page
Certified check	\$ 5.00
Cashier's check	\$ 5.00
Money order	\$ 1.50
Domestic wire transfer	\$25.00 per wire
International wire transfer	\$50.00 per wire
Incoming Wires	\$10.00 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

Late Fees:

Loan payment if 15 or more days late	\$30.00
Credit card payment if 5 or more days late up to	\$30.00
Mortgage Payment- 2% of the principle and interest due	

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. ²\$2.00 fee per month, per account. ³To any account which falls below the required \$25.00 minimum balance. ⁴Closure of a share account within 6 months of opening. Fee assessed at the time of closure. ⁵Second request and any thereafter for closure of a share account. Fee assessed at the time of closure. *A \$25.00 fee, plus any other fees BMFCU incurs, applies to each item returned non-sufficient funds

Dormant Account:

A fee of \$25.00 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	\$30.00 per item
CU Service Center returned check	\$40.00 per item
Excessive draft account number change	\$25.00 ⁶
Stop payment order	\$30.00 each
Stop payment orders (3 or more)	\$60.00
Photocopy of draft (check)	\$ 5.00
Online bill pay expedited payments: ⁷	
Next day (check)	\$34.95
2 nd day (check)	\$29.95
2 nd day (ACH if applicable)	\$ 6.95
Check printing fees will vary with the style of your order. You will not receive notice of a change to the check printing fee.	

⁶Third request and any thereafter to change draft account number.

⁷Fees for expedited payments are assessed by bill pay provider and available based on merchant capabilities.

Miscellaneous Fees:

Year round skip-a-loan-payment	\$20.00 request
Holiday Skip-A-Pay	\$15.00 per loan Max of \$45.00
Visa gift card activation	\$ 3.75 per card
Holiday club account early withdrawal	\$ 4.00 transaction
Non-member notary	\$ 2.00 request
Debit & credit chip card foreign transaction fee	1% of each 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
ATM Surcharge (non member – non cu card)	\$3.00 transaction