



Effective
March 1, 2009

FEE SCHEDULE

Share Draft Checking Accounts

Automatic transfers	\$ 3.00/each
NSF (Non-Sufficient Funds)	\$28.00/item
Courtesy Pay	\$28.00/item
Uncollected Funds Return	\$28.00/item
Negative Balance	\$28.00/occurrence
Stop Payment Request	\$28.00 each range
Check Copy	\$ 2.00/check
<i>(FREE through Home Banking)</i>	
Temporary Checks	\$ 0.50/check
Check Printing	prices vary
Business Checking	\$7.00/mo.
<i>(After 200 items/month, account charged .30 per item*)</i>	
<i>* Each check deposit, withdraw and trans. counts as ONE item.</i>	

ATM Access/VISA Check Card/VISA Credit Card

Debit Card Annual Fee	FREE
ATM Access Card	\$15.00 one time fee
ATM Withdrawal Fee	\$ 1.00

(first 5 free each month)*

*There is no fee at ATM's owned by the Credit Union.

Card and/or PIN Replacement	\$ 5.00/occurrence
Sales Draft Copies	\$10.00 each
Rush Order 2 business day	\$30.00/card
ATM Deposit Adjustment	\$ 5.00/adjustment
Empty Envelope	\$35.00/occurrence
VISA Payment through Processor	\$10.00 each
VISA's International	
Service Assessment	1% of trans. Amt.
VISA Single Currency Foreign	
Transaction Fee	0.8% of trans. Amt.

General

Money Orders	\$ 1.00/item
Official Credit Union Drafts:	
Made payable to acct. Owner	FREE
Made payable to anyone else	\$ 2.00/draft
VISA Travel Card	\$ 7.95/ea
Foreign Drafts	\$30.00 each
Photocopies of CU Checks	\$10.00/check
Reissue of CU Checks	\$15.00/check
Domestic Wire	\$15.00/wire
International Wire	\$40.00/wire
Western Union Wire	\$20.00/wire
ACH scheduled credit origination	\$25.00
ACH scheduled debit origination	FREE
ACH single debit/credit origination	\$10.00
Account Reconciliation	\$40.00/hr (1 hr min)
Account Research	\$80.00/hr (1 hr min)

Continued

Bad Address Fee	\$5.00/month
Dormant Account (Over 36 mo.)	\$10.00/quarter
Levies/Garnishments	\$50.00/occurrence
Foreign/Special Collections	\$30.00 each
Incoming/Outgoing Collections	\$28.00 each
Returned Deposit Items	\$ 5.00/item
Returned item from member	
account at another institution.	\$28.00/item
ACH return item	\$28.00/each
Coin Counting	
Member	FREE
Nonmember	10.0% of total
Cash Advance	
Member	FREE
Nonmember	\$15.00/check issued
Fax Fee	\$ 5.00/page
Statement Copy Fee	\$ 2.00/page
<i>(FREE through Home Banking)</i>	

Mortgage Fees

Duplicate 1098	\$20
<i>(FREE through Home Banking)</i>	
Duplicate Escrow Analysis	\$10
Tax Notice	\$10

Check Cashing Fee: Share balance less than \$100.00 or a non active checking, savings, or loan account.

Check Amount

Less than \$ 50.01	no charge
\$ 50.01 \$ 250.00	\$ 2.50/check
\$250.01 \$ 500.00	\$ 5.00/check
\$500.01 \$1,000.00	\$ 7.50/check
Greater than \$1,000.00*	\$10.00/check

*Must have prior approval

Internet Bill Payment

Photocopies	\$ 5.00/item
Insufficient Funds (NSF)	\$28.00/item
Stop Payments	\$28.00/item
Manual Check Reissue	\$15.00/check

Safe Deposit Box Rental Fee (auto payment req.)

3X5X21	\$20/year		
3X10X21	\$30/year	Re-Key Fee	\$20.00
5X10X21	\$45/year	Drill Fee	\$100.00
10X10X21	\$70/year		

FREE Services: Home Banking, Internet Bill Pay, and e-Statements.



Federally insured by the NCUA



BVCU is an equal opportunity lender.

Printed on Recycled Paper.



Boulder Valley Credit Union
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