



Effective  
July 1, 2008

## FEE SCHEDULE

### Share Draft Checking Accounts

Automatic transfers	\$ 3.00/day
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.

*(After 200 items/month, account charged .30 per item\*)*

*\* Each check deposit, withdraw and trans. counts as ONE item.*

### ATM Access/VISA Check Card/VISA Credit Card

Debit Card Annual Fee	<b>FREE</b>
ATM Access Card	\$15.00 one time fee
ATM Withdrawal Fee	\$ 1.00
<i>(first 5 free each month)*</i>	

*\*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'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	<b>FREE</b>
Made payable to anyone else	\$ 2.00/draft
VISA Gift Card	\$ 3.49/ea
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	<b>FREE</b>
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 <i>(Over 36 mo.)</i>	\$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	<b>FREE</b>
Nonmember	10.0% of total
Cash Advance	
Member	<b>FREE</b>
Nonmember	\$15.00/check issued
Fax Fee	\$ 5.00/page
Statement Copy Fee	\$2.00/page

*(FREE through Home Banking)*

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

### Check Amount

Less than \$ 50.01	\$ 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
5X10X21	\$45/year
10X10X21	\$70/year

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



Federally insured by the NCUA



BVCU is an equal opportunity lender.

**Arapahoe Branch**  
5505 Arapahoe Ave.  
Boulder, CO 80303  
303-442-8850  
800-783-8850

**Estes Park Branch**  
In Stanley Village  
PO Box 4049  
Estes Park, CO 80517  
970-577-0750

**Broadway Branch**  
2667 Broadway  
Boulder, CO 80304  
303-449-3551

**Louisville Branch**  
800 Coal Creek Cr.  
Louisville, CO 80027  
720-890-0404

**Full Service Internet Branch: [www.bvcu.org](http://www.bvcu.org)**