



Fee Schedule
Effective June 1, 2019

| Fee Description | Charge |
|------------------------|---------------|
|------------------------|---------------|

Share/Savings Accounts

| | |
|---|--|
| Reg-D Excessive Transactions | \$5.00 per item. (6 free transfers per month, fee imposed on the 7th) |
| IRA Early Withdrawal Penalty Fee | 90 days of dividends (whether earned or not) |
| Inactive Account Fee (12 month no activity) | \$5.00 per month (Excludes Kirby accounts) |
| Excessive Money Market Withdrawals..... | \$10.00 per item |
| Early Closing Fee (When account is closed within first 6 months)..... | \$25.00 |
| Share Account Transfer Fee for Overdraft Fee..... | \$5.00 per transfer |

Checking Accounts

| | |
|--|-------------------------------------|
| Insufficient Funds (NSF) | \$40.00 per item |
| Bill Pay NSF Fee | \$40.00 per item |
| Returned Item..... | \$40.00 per item |
| Stop Payment | \$40.00 per request |
| Check Copy..... | \$1.00 per check / \$2 for original |
| Account Reconciliation (Minimum 1 hour charge) | \$20.00 per hour |
| Check Printing | Price varies upon style |
| Starter Checking Fee..... | \$10.00 per month |

ATM/ Debit/ Credit Card Fees

| | |
|--|--|
| Balance Inquiry..... | \$1.50 per inquiry |
| Debit POS Insufficient Funds..... | \$40.00 per item |
| Foreign ATM Transactions | \$2.50 per transaction |
| Non-proprietary ATM Withdrawal/ Transfer..... | \$1.50 per transaction |
| Re-issue Pin # | \$5.00 |
| Replacement Card..... | \$5.00 (Rushed card will be at the expense of the member) |
| Telephone / Online Payment Convenience Fee | \$10 per transaction |
| VISA Cash Advance..... | 2% per transaction |
| VISA Late Payment..... | Up to \$25.00 |
| VISA Over the Limit..... | Up to \$20.00 |
| VISA Foreign Exchange Fee..... | 3% (Only on foreign cards) |
| Debit Card Reactivation Fee for Unauthorized Overdrafts..... | \$10.00 |

Loan Fees

| | |
|---------------------------|--|
| DMV Title | \$15.00 |
| Extension Request | \$40.00 (Per request approval) |
| Reschedule / Workout..... | \$40.00 per request |
| UCC Filings | \$20.00 |
| Loan Late Payment..... | 5% of amount due (If HELOC / Equity Loans closed within the first 36 months, all closing cost must be repaid) |



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| Fee Description | Charge |
|---|--|
| Other Fees | |
| Statement Mailing Fee | \$3.00 |
| Statement Copy | \$1.00 per page |
| Deposited Item Return..... | \$10.00 |
| Wire Transfer (Domestic Only) | \$10.00 (outgoing) \$5.00 (incoming) |
| Visa Gift Cards..... | \$3.00 each |
| Visa POS receipt (Waived in fraud cases) | \$25.00 |
| Visa Payment Return Check..... | \$25.00 per item |
| Outgoing Fax | \$1.00 per instance |
| Return Mail/Postal Address Change Notification | \$1.00 |
| Verification of Deposit | \$3.00 |
| Mortgage Subordination..... | \$50.00 |
| Mortgage Verification..... | \$5.00 |
| Cashier Check (on cu checks made payable to third party)..... | \$5.00 |
| Garnishment / Levy fee | \$100.00 |
| Check Cashing | \$5.00 per check (No fee if member's aggregate balances are \$500 or greater) |
| Deed of Trust Release / Lien Recording..... | Actual fee Based on Releasing Courthouse |
| CUMONEY (Reloadable Debit Card) | \$5.00 initial order |
| ACH - Return Item (Payment or Deposit)..... | \$40.00 per item |
| Overdraft Privilege fee | \$35.00 (May apply to overdraft from check, ATM withdrawal or other electronic means) |
| de Minimis Overdraft Fee..... | \$10.00 per item (May apply to overdraft from check, ATM withdrawal or other electronic means that bring the account negative less than \$10.00. Does not apply to business accounts) |
| FI 2 FI - Transfer out of Beacon..... | \$0.99 |
| P2P Funds Transfer..... | \$0.99 |
| Collection Department Fees | |
| Auction Fee..... | \$100.00 per vehicle |
| Foreclosure Fee | \$100.00 per property |
| Judge / Garnishment Fee | \$50.00 |
| Member Property Inventory Fee | \$50.00 per vehicle |
| Repo Fee | \$100.00 per vehicle per instance |
| Storage Fee..... | \$5.00 per day units stored by Beacon |