

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour and \$20.00 minimum charge
Card Replacement	\$7.00/Card
Cashier's Check	\$5.00/Check if less than \$500.00
Check Cashing Fee	\$5.00 for members with only a Savings Account with a balance under \$100.00
Domestic Wire Transfer	\$15.00 for all outgoing and incoming wires
Inactive Account	\$2.00/Month (After 12 months of no activity)
IRA External Transfer Fee	\$25.00/Each
International Wire Transfer	\$30.00 for all outgoing and incoming wires
Legal Process (tax levies, summons)	\$50.00/item
Levy/Garnishments	\$100.00
Non-Member Cashier's Check Fee	\$25.00
NSF Fee	\$32.00/Each submission/resubmission
Overdraft Fee	\$32.00/Item
Reopening of account within 60 days of closing	\$20.00
Returned Deposit Checks	\$5.00
Statement Copy	\$5.00/Copy
Stop Payment Fee	\$32.00/Request
Temporary Checks	\$3.00/9 checks
Check Copy Fee	\$1.00/Copy
VISA Gift Card	\$3.00
VISA Travel Card	\$8.00

For VISA Gift and VISA Travel Cards:	• Gift Card Inactivity Fee	\$2.95 (After 12 Months of no activity)
	• Gift Card Replacement Fee	\$5.00
	• Travel Card Replacement Fee	\$9.95
	• Travel Card Reload Fee	\$4.95
	• Travel Card Monthly Fee	\$4.95 (waived with a monthly reload)
Out of Network ATM Fee		\$1.50/Transaction This fee will be charged on all ATMs not included in our fee free network.
CHECKING ACCOUNT FEES		
Prices may vary depending upon style		
Check Printing Fee		\$10.00/Month Can be waived if criteria are met. a) average daily balance of \$5,000.00 OR average daily balance of \$15,000.00 or more in total savings and loan accounts; AND b) Have a deposit of \$250.00 or more post to your account during the calendar month.
Advantage Checking Minimum Balance Fee		\$5.00/Month Can be waived if criteria are met. a) average daily balance of \$100.00 OR have 10 or more POS transactions post OR have at least one ACH deposit AND b) Receive and e-statement
eAccess Checking Minimum Balance Fee		
SAFE DEPOSIT BOX FEES		
3" x 5" Box		\$30.00/Year
3" x 10" Box		\$50.00/Year
5" x 10" Box		\$75.00/Year
10" x 10" Box		\$100.00/Year
Change of Locks		\$100.00
Drilling of Boxes		\$100.00
Late Rent Fee		\$10.00 After 30 days
Lost Key Fee		\$25.00
Safekeeping of Box Contents Fee		\$25.00

CHRISTMAS CLUB ACCOUNT FEES	
Early Account Withdrawal Fee	\$25.00/Withdrawal
Reopen Closed Account Fee	\$25.00
SHARE SAVINGS ACCOUNT FEE	
Single Service Low Balance Fee	\$3.00/Month if average monthly balance is less than \$100.00 and you do not have additional qualifying product(s) or are not a joint owner on a qualifying product(s). This Fee excludes any members under the age of 18.
MONEY MARKET ACCOUNT FEES	
Minimum Balance Fee	\$10.00/Month if minimum daily balance is not met
BILL PAY FEES	
Inactive Bill Pay	\$5.00/Month (an inactive user is a member that does not pay at least one (1) bill pay per month)
Stop Payment	\$32.00
Overnight Check	\$14.95 (overnight payment sent to payees who accept checks)
Same Day Bill Pay	\$9.95 (allows payments to be credited on same day with participating payees)
Account to Account (External)	\$2.00 (outbound transfers to accounts outside of Bronco)
POP MONEY FEES	
Sending Money:	
3 Day Delivery	\$1.00
\$1.00 to \$999.99	\$1.00
\$1,000.00 and above	\$2.00
Next Day Delivery	\$2.00
\$1.00 to \$999.99	\$2.00
\$1,000.00 and above	\$3.00
Requesting Money - 3 Day Delivery:	
\$1.00 to \$999.99	\$1.00
\$1,000.00 and above	\$2.00

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency