

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/Item
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	\$2.95
• 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	
Check Printing Fee	Prices may vary depending upon style
Advantage Checking Minimum Balance 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.
eAccess 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
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
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	
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)

