

# BELCO COMMUNITY CREDIT UNION

## SERVICE CHARGES

(All charges are subject to change)

### Account Reconciliation

Per hour .....\$20.00

### Research of Check Copies and Statement

Per hour .....20.00

### ATM

- Adjustment fee (incorrect entry) .....2.50
- ATM Overdraft Privilege charge (per item) ..35.00
- Balance Inquiries (per request) .....0.25
- Charges for transactions exceeding 6/month at non-Belco ATM's (per withdrawal) ..... 1.50
- Returned deposit .....20.00
- Transfers (per transaction) .....0.25
- Withdrawals less than \$20 at non-Belco ATM (per transaction).....0.50

### Bill Payer

- Inactivity Charge (no activity for 90 days) (per month) .....5.00
- NSF charge (per item).....38.00
- Stop payment charge (per item)..... 10.00
- Merchant return (per item) .....5.00

Cashier check (3rd party) .....2.50

Cashier check copy (3rd party) .....2.00

Certified correspondence (per certification) .....4.00

Check cashing (3rd party) .....5.00

Check copies (per copy).....2.00

2 years or older .....at cost

Check/ACH stop payment (per request) .....25.00

Check orders..... varies by design

Check cashing/non-members (per check) .....5.00

Check return charge (per return)..... 10.00

Computer transaction printout (per page) ..... 1.00

Credit card payment for late payment loans (per item) ..... 10.00

Credit card payment for negative share balances (per item)..... 10.00

Dormant/Inactive account charge (no activity after one year) (per quarter)..... 15.00

Foreign currency/check redemption .....cost + 5.00

Holiday Club (per withdrawal).....5.00

Incorrect mailing address (per month) .....2.00

IRA closed account charge..... 15.00

IRS Levy handling charge.....50.00

Money Order charge (per item)..... 1.50

NSF/ACH Return Fee (per item).....38.00

Overdraft Privilege charge (per item).....35.00

Overnight Express Mail charge ..... at cost

Paper statements (per statement cycle)..... 2.00

Plastic Card Foreign Currency International Service Assessment.....1% of transaction+

Plastic Card Replacement charge (Visa®/ATM) (per card).....5.00

Research letter/Verification of deposit.....20.00

### Safe Deposit Box

- Rentals per year (varies by size)..... 20.00 to 90.00
- Late fee (per month after 30 days)..... 10.00
- Lock drilling ..... 125.00

Skip-a-Payment.....35.00

### Speak to a Belco Representative by Phone

- Balance Inquiries ..... 1.00
- Transfers..... 1.00
- Asking if items have cleared..... 1.00

Statement Copies .....2.00

Visa® Gift Card.....5.95

Visa® sales draft copy .....6.00

### Wire Transfers

- Domestic wire transfer .....20.00
- Foreign wire transfer.....40.00

Writ or Garnishment Handling charge .....50.00

\*Above and beyond the currency exchange conversion.

