

Bay Area Credit Union Fee Schedule

8/15/22

Invalid address.....	15.00
Account Research/Reconciliation (per hour/1hr min.).....	35.00
ACH Overdraft.....	30.00
ACH Stop Payment.....	30.00
CU*Easy Pay.....	\$1 each after first 20 FREE per month
Check Cashing \$1 per \$100.....	Minimum 10.00
With no other account relationship and balance <\$200	
FEE APPLIES TO MEMBER OVER 21 YEARS	
Check Copy.....	5.00
Checking Account Check Orders.....	Based on Selection
Overdraft transfer fee.....	2.00
Non-Sufficient Funds (NSF).....	30.00/item
Courtesy Pay.....	30.00/item
Paid NSF Items.....	30.00/item
Deposit Item Returned.....	25.00
Check Stop Payment (single or consecutive series).....	30.00
Online.....	25.00
Statement Copy (per statement).....	5.00
Mailed Paper Statement Fee.....	3.00
FREE to ages 65 and older	
E-statement is FREE thru Online Banking	
Inactive Checking (per mo. after 2 consecutive months).....	10.00
Community Checking (per month).....	5.00
CU*Easy Pay for Community Accounts.....	5.95 per month
First 20 items paid (\$1 each after first 20 per month)	
Business Checking (per month).....	10.00
CU*Easy Pay for Business Accounts.....	5.95 per month
First 20 items paid (\$1 each after first 20 per month)	
Closed Membership/Re-established within 12 months.....	25.00
Inactive Share Account (per month).....	10.00
After 12 consecutive months w/ no other account	
relationship & balance <\$200 (applies to members over 21 yrs)	
Holiday Account Early Withdrawal.....	35.00
Wealth Builder Account Early/Excess Withdrawal.....	35.00
Excess Money Market Disbursements (after 6 per mo).....	5.00
Money Orders.....	2.00
Reissue Money Order.....	25.00
Official Checks.....	2.00
Reissue Official Checks.....	25.00
Legal Process.....	60.00
Safe Deposit Boxes.....	Depends on size
Drilling of Safe Deposit Box.....	250.00
Lost Key.....	50.00
MasterCard Debit Card Withdrawals at BACU ATM.....	FREE
Debit Card Replacement Fee.....	15.00
Foreign ATM wd/inquiries.....	\$2 each after 5 FREE per month
Debit Card Point of Sale (POS) Pin-Based Transaction.....	FREE
Debit Card/ATM Overdraft.....	30.00
Debit Card Charge-Back.....	15.00
Alliance One & MoneyPass ATM's.....	Surcharge FREE
Wire Transfer Incoming (Domestic).....	15.00
Wire Transfer Outgoing (Domestic).....	25.00
Wire Transfer Incoming/Outgoing (International).....	50.00
Photo Copy Fee (per page).....	2.00
Fax Fee (per page).....	2.00
Notary Fee (per signature).....	5.00
Deposit Verifications.....	5.00
Closed Membership (w/in 3 mths of opening).....	25.00
Escheatment.....	50.00
A2A (ACH electronic payments) incoming.....	FREE
Outgoing (per transaction).....	1.00

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