

Savings / Share Accounts

Account Closing Fee (If closed within 60 days).....	\$25.00
Christmas Club Early Withdrawal Penalty (per transaction).....	\$10.00
Inactive Account Maintenance Fee (<\$1,000 w/no loans, checking, CD, or Direct Deposit).....	\$5.00/mo.
Phone Request Transfer from Shares.....	(3) free per month / \$3 each thereafter
Transfer Account (Due to Lost Account Info).....	\$25.00

Checking / Share Draft Accounts

Automatic Overdraft.....	\$3.00 per transfer
Cashier Checks.....	\$20.00
Check/Draft Copy Fee.....	\$5.00
Courtesy Pay.....	\$32.00 per paid item
Insufficient Funds (NSF, Checks, ACH, Debit Card).....	\$32.00 per returned item
Returned Check Fee (3 rd party).....	\$32.00
Teller Checks.....	\$5.00 / (1) free per month

Certificate (CD) Accounts

Early Withdrawal Penalties.....	Maturity of (6) Mos. (90) Days Interest;
(New and Renewed CDs / Applies to Amount Withdrawn)	Maturity of (12) Mos. (180) Days Interest;
	Maturity of (30-36) Mos..... (270) Days Interest;
	Maturity of (60) Mos. (365) Days Interest

Debit Cards

Non-Proprietary ATM Withdrawal/Transfer/Inquiry.....	\$1.00
VISA® EMV Debit Card Replacement.....	\$5.00
Rush Order.....	\$50.00
VISA® Debit PIN Replacement.....	\$5.00

Credit Cards*

Balance Transfer.....	3% of amount; Min. \$50; Max \$250
Cash Advance.....	5% of amount; Min. \$50; Max \$250
Convenience Checks.....	5% of amount; Min. \$50; Max \$250
Late Payment Fee.....	Up to \$25.00 (max)
MasterCard® Foreign Fee/Currency Conversion	Up to 1% of each transaction in U.S. dollars
Pay by Phone (Telephone Payment).....	\$30.00
Returned Payment.....	\$30.00

*Other fees may apply. Please see credit union for full disclosures including Account Opening Summary Tables

Loan Fees*

Collateral Loans Documentation Fee	\$50.00 per loan
Loan Late Payment Fee	20% of interest due / (Not less than \$5)
Loan Modification Fee	\$30.00
Home Equity Loan (Late Payment)	20% of interest due / (Not less than \$5)

Electronic Services

ACH Origination (One-Time Setup)	\$30.00
ACH Origination NSF.....	\$32.00
International ACH Transaction (IAT).....	\$5.00 per transaction

CheckFree® Bill Pay & Zelle® Fees (as of 2/25/21)

Same Day Bill Payments (Rush Delivery)	\$14.95 per bill
Account to Account (A2A) Transfers (external FROM BTFCU)	\$2.00
Zelle Cancel/Stop Payment	\$32.00

Miscellaneous Fees

Account Balancing / Research Fee	\$25.00 per hour (min. \$25)
Cancel Stop Payment	\$10.00
Cash Advance Fee	\$6.00
Collection Items	\$15.00 / item min. or cost to process
Copies of Fax	\$1.00 per page
Long Distance	\$2.00 per page
Garnishments, Levies, Executions	\$50.00 per item
History Printout	\$1.00 per page
Mailed Receipts	\$1.00
Money Orders	\$2.00
Non-Member Cash Adv.	\$10.00
Photocopies	\$1.00 per page
Return Mail Handling Fee	\$5.00
Skip-A-Pay Fee	\$40.00 per loan
Statement Copy Fee	\$5.00
Stop Payment	\$32.00
Wire Transfer Outgoing (Domestic)	\$30.00 / (\$15.00 for Seniors age 55+)
Incoming	\$10.00
International	\$50.00 min. each