

# Our Service Charges



P.O. Box 1160  
 Battle Creek, MI 49016-1160  
 PH: 269-965-7281  
 TF: 800-648-8035  
 www.blueoxcu.org

SERVICE	CHARGE
<b>SAVINGS ACCOUNTS</b>	
Account inactivity, per month ( <i>No activity for 90 days, balance less than \$100.00 with single relationship</i> )	\$5.00
Dormant account, per month, no activity for 12 months	\$5.00
<b>CHECKING ACCOUNTS</b>	
Auto transfer from savings to checking to cover NSF	\$10.00
Check printing	varies depending on the style ordered
Paper statement	\$3.00
Temporary checks, per page	\$2.00
<b>ATM &amp; DEBIT CARD</b>	
ATM balance inquiries on regular savings or checking account, four per month no charge, additional inquiries per month.	\$1.00
ATM non-member transaction	\$2.00
Debit Card charge back	\$25.00
ATM cash withdrawals/deposits from/to regular savings or checking from a foreign machine; after the first four free withdrawals/deposits. (BlueOx CU owned ATMs are free)	\$1.00
Replace lost ATM/Debit card	\$5.00
<b>OTHER SERVICES</b>	
Account to Account/Person to Person (A2A/P2P) Transfer, each	\$2.50
Account activity print out, per page	\$1.00
Account balancing assistance, per hour	\$25.00
Account hold, per item ( <i>Check, debit/ATM card, electronic funds transfer</i> )	\$32.00
Account reopening	\$25.00
Account research, per hour ( <i>Minimum up front charge \$25.00, paid at time of request</i> )	\$25.00
Bulk/loose coin handling, member	3%
Bulk/loose coin handling, non-member	8%
Cashier's check: Withdrawal from savings and/or checking accounts payable to 2nd party or payable to member and/or second party under \$1,000.00, per check	\$5.00
Check, cashier's check, money order stop pays, each	\$25.00
Deposited items returned unpaid sent to collection, each	\$35.00
Deposited items returned unpaid, each	\$15.00

SERVICE	CHARGE
EFT stop payments, each	\$25.00
Escheatment, per item, per account	\$25.00
Fax, per page	\$2.00
ID Protect, per month	\$2.00
Inactive bill pay, per month	\$5.00
Incoming wire, each	\$5.00
International wire transfer, each.	\$30.00
Joint owner/beneficiary change ( <i>Request in excess of 1 every 12 months</i> )	\$25.00
Levy/garnishment	\$75.00
Medallion signature guarantee, non-member	\$25.00
Member check cashing ( <i>Over 18 years old, account balance less than \$100.00, no other financial services.</i> )	\$3.00
Money orders, each	\$1.50
Monthly checking account charge	\$3.00
Mortgage discharge	\$50.00
Non-member check cashing ( <i>No relationship-does not apply to on us checks</i> )	\$10.00
Non-sufficient funds* ( <i>checking, point-of-sale, electronic funds transfer, ATM deposits</i> )	\$32.00
Non-sufficient funds* items returned, ( <i>checking, point-of-sale, electronic funds transfer, ATM deposits</i> )	\$32.00
Notary, non-member	\$10.00
Outgoing wire transfer, each	\$15.00
Overdrawn account collection	\$35.00
Photocopy of check, cashier's check, money order, each	\$5.00
Photocopy, per page	\$1.00
Reloadable debit card/loading of funds by staff	\$5.00
Returned statement	\$5.00
Skip a Pay	\$30.00
Subordination	\$50.00

*\*An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate fee.*