

Our Service Charges



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SERVICE		CHARGE	SERVICE		CHARGE	
SAVINGS ACCOUNTS			EFT stop payments, each			\$25.00
Account inactivity, per month (<i>No activity for 90 days, balance less than \$100.00 with single relationship</i>)		\$5.00	Escheatment, per item, per account			\$25.00
Dormant account, per month, no activity for 12 months		\$5.00	Fax, per page			\$2.00
CHECKING ACCOUNTS			ID Protect, per month			\$2.00
Auto transfer from savings to checking to cover NSF		\$10.00	Inactive bill pay, per month			\$5.00
Check printing	varies depending on the style ordered		Incoming wire, each			\$5.00
Paper statement		\$3.00	International wire transfer, each.			\$30.00
Temporary checks, per page		\$2.00	Joint owner/beneficiary change (<i>Request in excess of 1 every 12 months</i>)			\$25.00
ATM & DEBIT CARD			Late payment	A payment one month or more late will be charged up to 20% of interest due, but not less than \$0.25.		
ATM balance inquiries on regular savings or checking account, four per month no charge, additional inquiries per month.		\$1.00	Levy/garnishment			\$75.00
ATM non-member transaction		\$2.00	Medallion signature guarantee, non-member			\$25.00
Debit Card charge back		\$25.00	Member check cashing (<i>Over 18 years old, account balance less than \$100.00, no other financial services.</i>)			\$3.00
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	Money orders, each			\$1.50
Replace lost ATM/Debit card		\$5.00	Monthly checking account charge			\$3.00
OTHER SERVICES			Mortgage discharge			\$50.00
Account to Account/Person to Person (A2A/P2P) Transfer, each		\$2.50	Non-member check cashing (<i>No relationship-does not apply to on us checks</i>)			\$10.00
Account activity print out, per page		\$1.00	Non-sufficient fund, each (<i>checking, point-of-sale, electronic funds transfer, ATM deposits</i>)			\$30.00
Account balancing assistance, per hour		\$25.00	Non-sufficient funds items returned, each (<i>checking, point-of-sale, electronic funds transfer, ATM deposits</i>)			\$30.00
Account hold, per item (<i>Check, debit/ATM card, electronic funds transfer</i>)		\$25.00	Notary, non-member			\$10.00
Account reopening		\$25.00	Outgoing wire transfer, each			\$15.00
Account research, per hour (<i>Minimum up front charge \$25.00, paid at time of request</i>)		\$25.00	Overdrawn account collection			\$35.00
Bulk/loose coin handling, member		3%	Photocopy of check, cashier's check, money order, each			\$5.00
Bulk/loose coin handling, non-member		8%	Photocopy, per page			\$1.00
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	Reloadable debit card/loading of funds by staff, gift card			\$5.00
Check, cashier's check, money order stop pays, each		\$25.00	Returned statement			\$5.00
Deposited items returned unpaid sent to collection, each		\$35.00	Skip a Pay			\$30.00
Deposited items returned unpaid, each		\$15.00	Subordination			\$50.00