

# Our Service Charges



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Effective 03/01/2019

SERVICE	CHARGE	SERVICE	CHARGE
<b>SAVINGS ACCOUNTS</b>		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
<b>CHECKING ACCOUNTS</b>		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
<b>ATM &amp; DEBIT CARD</b>		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
<b>OTHER SERVICES</b>		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, (Checks, Debit/ATM transactions, electronic funds withdrawals)	\$32.00
Account balancing assistance, per hour	\$25.00	Non-sufficient funds items returned, each ( <i>Checks, Debit/ATM transactions, electronic funds withdrawals</i> )	\$32.00
Account hold, per item ( <i>Checks, Debit/ATM transactions, electronic funds withdrawals</i> )	\$32.00	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

