

For questions or inquiries, contact:



115 Riverside Drive
 Battle Creek, MI 49015
 800-648-8035
 Fax: 269-965-2420
 www.blueoxcu.org

This credit union is federally insured by the National Credit Union Administration

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 4/18/22:

FEE SCHEDULE

SAVINGS ACCOUNTS

Dormant account, per month (no activity for 12 months)	\$50.00
Minimum Shares Balance Fee (aggregate savings balance of <\$100, no other services)***	\$5.00 per month

CHECKING ACCOUNTS

Auto transfer from savings to checking to cover NSF	\$12.00
Paper statement, per month**	\$5.00
Temporary checks, per page	\$2.00

ATM & DEBIT CARD

ATM, non-member transaction	\$4.00
Card Replacement Fee	\$10.00
Foreign ATM Withdrawals, Transfers, Deposits, or Inquiries (First four free)	\$2.00

OTHER SERVICES

Account to Account (A2A) Transfer****, each	\$2.50
Account reopening (within 6 months of closing)	\$25.00
Account Research/Reconciliation fee	\$30.00
Cashier's checks, each	\$5.00
Christmas Club early withdrawal	\$5.00
Deposited items returned unpaid fee	\$35.00
Document copy fee	\$5.00 per item
Early Deposit/ACH fee (subject to credit union approval)	\$10.00
Escheatment fee, per item, per account	\$75.00
Gift card fee	\$5.00
History printout fee	\$2.00 per printout
ID Protect Plus, per month	\$3.95
Incorrect Mailing Address fee, per month	\$20.00
IRA maintenance fee	\$30.00 annually
Joint owner/beneficiary change (Two or more in 12 months)	\$25.00
Levy/garnishment/subpoena fees	\$75.00
Medallion signature guarantee, non-member	\$25.00

Member check cashing (Age 18+, balance <\$100.00, no other services)	\$3.00
Membership close fee	\$25.00
Money orders, each	\$3.00
Mortgage discharge or Subordination fee	\$50.00
Non-member check cashing fee	\$20.00
Notary fee, non-member, per document	\$10.00
NSF or Overdraft Fee (paid or unpaid)	\$35.00
Overnight/Priority fee per item (including replacement card rush delivery)	\$35.00
Pay by Phone fee	\$10.00
Phone transfer fee	\$3.00
Skip a Payment fee	\$40.00
Stop Payment fee	\$30.00
Verification of deposit fee	\$25.00 per request
Wire Transfer, out-going fee	\$35.00
Wire Transfer, incoming fee	\$15.00
Wire Transfer, International fee	\$50.00

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

**Service charge waived for primary account holders under 18 and 75 or older. eStatements are free.

***Minimum Shares Balance Fee waived if member has any other additional account under the same membership and for primary account holders under age 18.

****financial institution to financial institution transfer

SHARE VALUE

Par Value of One Share	\$5.00
------------------------	--------

