

For questions or inquiries contact:



BLUE OX
CREDIT UNION
a division of ignite credit union

115 Riverside Drive
Battle Creek, MI 49015
P: 800-648-8035
F: 269-965-2420

FEE SCHEDULE

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

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 09/06/2025.

ALL ACCOUNTS:

NSF, Courtesy Pay, or Overdraft Fee (paid or unpaid) ¹	\$27.00
Stop Payment Fee	\$27.00

HOW TO AVOID:

Maintain positive balance to cover pending purchases, eAlerts
Review and cancel recurring payments early

SHARE ACCOUNTS:

Par Value of One Share	\$5.00
Minimum Shares Balance Fee (aggregate savings balance of <\$100, no other services) ²	\$5.00 per month

Maintain \$100+ in savings or add a service

CHECKING ACCOUNTS:

Auto Transfer from Savings to Checking to Cover NSF	\$5.00
Checking Plus Account	\$5.95 per month
Temporary Checks	\$2.00 per page

Use online banking to advance from savings or credit card
Maintain qualifying balance
Use online bill pay

GENERAL SERVICES:

Pay by Phone Fee	\$5.00
Wire Transfer, Incoming Fee	\$10.00
Wire Transfer, Out-going Fee	\$35.00
Wire Transfer, International Fee	\$50.00
Cashier's Check Fee (Four free per month)	\$3.00 per check
Money Order's Fee	\$3.00 per Money Order
Paper Statement Delivery ³	\$5.00 per mailing

Use Online Banking / Mobile App

Use Online BillPay or Account-To-Account Transfers
Use Online BillPay or Account-To-Account Transfers
Use Online BillPay or Account-To-Account Transfers
Use Online BillPay or Account-To-Account Transfers
Use online banking and enroll in eStatements

DISCLOSURES:

¹ 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.

² Minimum Shares Balance Fee waived if member has any other additional account under the same membership and for primary account holders under age 18.

³ Service charge waived for primary account holders under 18 and 65 or older.

⁴ If closed within 6 months of account opening.

⁵ If opened within 6 months of account closing.

⁶ If posted by Credit Union Employee; Waived if posted through Online Banking / Mobile App

CARD SERVICES:

ATM, Non-member Transaction	\$4.00
Card Replacement Fee	\$10.00
Foreign ATM Withdrawals, Transfers, Deposits, or Inquiries (First four free per month)	\$2.00

OTHER SERVICES:

Dormant Account (no activity for 12 months)	\$25.00 per month
Overnight/Priority Fee (including replacement card rush delivery)	\$35.00 per item
Notary Fee (non member)	\$10.00 per document
Non-member Check Cashing Fee	\$10.00
Mortgage Discharge or Subordination Fee	\$50.00
Membership Closure Fee ⁴	\$25.00 per membership
Membership Reopen Fee ⁵	\$25.00 per membership
Escheat Process Fee	\$75.00
Account Research/Reconciliation fee	\$20.00 per hour
Incorrect Mailing Address Fee	\$15.00 per month
Levy/Garnishment/Subpoena Fees	\$35.00
Gift Card	\$3.00
Skip a Payment	\$35.00
Loan Pay Xpress - Debit/Credit Card Payment Fee	\$10.00
Early Deposit/ACH fee ⁶ (subject to credit union approval)	\$5.00
Deposited Items Returned Unpaid	\$15.00 per item
Document Copy Fee	\$2.00 per item

