

RATE AND FEE SCHEDULE

Effective: 07.01.2011

	Savings	Minor Savings	Christmas Club	Super Shares	Trad. IRA
Balance Requirements	\$25	\$25	\$0	\$500	\$25
Minimum to Open	\$25	\$25	\$0	\$500	\$25
Minimum Required for Dividends	\$25	\$25	\$25	\$500	\$25
Dividends Compounded	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Dividends Credited (End of Period)	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
	Time Dep. (CD)	Checking	Five Star Chk.	P/R Time Dep.	
Balance Requirements	\$1,000	\$0	\$1,000	\$100	
Minimum to Open	\$1,000	\$0	\$1,000	\$100	
Minimum Required for Dividends	\$1,000	\$0	\$1,000	\$100	
Dividends Compounded	Quarterly	Monthly	Monthly	Quarterly	
Dividends Credited / Paid (End of Period)	Quarterly	Monthly	Monthly	Quarterly	
FEES	CURRENT	DESCRIPTION			
Share draft / Check Copy	\$5.00	per item			
Share draft / Check Images	\$10.00	per month			
Overdraft, Negative Acct. Transfer, CC Pay.	\$5.00	per item or transfer.			
ATM Balance Inquiry	\$1.00	per inquiry			
Statement Copy	\$5.00	per month			
All Insufficient Funds (NSF)	\$20.00	per presentation			
Loan Application	\$10.00	per application in excess of (4) per year			
Closing Account	\$5.00	per primary savings (A)			
PIN Mailer (Forgotten PIN)	\$5.00	per PIN mailer			
Collection Draft	\$10.00	per draft			
Credit Card Late Fee	20%	of payment with minimum \$15, maximum \$50			
Credit Card Balance Transfer Fee	2%	of amount, min. \$10.00			
Credit Card Cash Advance Fee	\$10.00	per advance			
Credit Card Foreign Currency Conv. Fee	\$2.00	of transaction amount			
Non-credit card loan Late Fee	10%	10% of payment, with a maximum of \$50.			
Carfax Report	\$10.00	first one free, each additional is \$ 10.			
Collection Fee	As allowed by law.				
Debit Card Fee *	\$3.00	per month			
Membership (Lifetime Fee)	\$5.00	primary only (A)			
Share excessive withdrawal, (in person).	\$3.00	per withdrawal in excess of one per month, (A, B, etc.)			
Account Research	\$20.00	per hour, minimum 1 hour			
Money Orders	\$1.00	per money order up to \$ 500.00 face value			
Payroll Check Processing	\$5.00	per check, if direct deposit is available.			
Transfers: (non audio - by in person phone)	\$5.00	per transfer by phone request			
Balance Inquiry: (non audio - x phone)	\$3.00	per inquiry by phone request			
Written / Phone Account Verification	\$10.00	per request - mortgage, immigration, payday loan, etc.			
ATM Transactions	\$2.00	per withdrawal with FOUR at NO CHARGE per month			
Card Replacement (Debit & Credit)	\$10.00	per card			
Monthly Inactivity	\$5.00	per month (any account dormant for 6 months or more)			
Wire Transfer - Domestic ONLY	\$10.00	per transfer - Outgoing			
Wire Transfer - International	\$25.00	per transfer - Outgoing			
Western Union - Domestic ONLY	\$15.00	per transfer			
Official Teller Check	\$2.00	per check, if not made payable to member, minimum \$ 1,000			
All Stop Payments	\$20.00	per ACH, electronic item, check or series of checks			
Check Printing	OPEN	per order - charge based on style and type of check, member pays.			
Monthly Service Charge - Regular Chk.	\$3.00	per month. If direct deposit, monthly fee is waived OR OR if monthly balance stays above \$300, monthly fee is waived.			
Monthly Service Charge - 5 Star Chk.	\$10.00	per month - if balance goes below \$1,000 anytime during month			
Early Withdrawal Penalty - Super Shares	2%	of withdrawal amount done outside the period of the first ten days of each quarter, or \$5 which ever is greater.			
Early Withdrawal Penalty - Holiday Acct	2%	of withdrawal amount done outside the period of Oct 1st to Jan 31st, or \$5 which ever is greater.			
CD Early Withdrawal Penalty	90 days	at least 90 days of interest on withdrawal amount from Time Deposit, (CD), whether accrued or not. (See CV form). Other terms may also apply.			
Shared Branch Fees	\$3.00	for withdrawals, deposits, transfers, and loan advances less than \$ 100.00.			
Shared Branch Fees	\$3.00	for loan payments less than \$20.00			
Shared Branch Fees	\$3.00	for cashier check withdrawals less than \$500.00			
Shared Branch Fees	\$3.00	for account history printouts			

The rates, fees and terms applicable to your account at BCFCU are provided in this RATE and FEE SCHEDULE. The Credit Union may offer other rates for these accounts from time to time.

The **Annual Percentage Yield (APY)** is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. Dividends on all share accounts are not guaranteed.

Balanced Method: Average Daily Balance. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period.

The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Dividends are credited on the last day of the month or quarter. Dividend rates and APY may change as determined by the Credit Union's Board of Directors.

Nature of Dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

When Dividends Accrue: Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

Effects of Closing Account: Members will forfeit dividends if they close an account before dividends are credited.

Membership Share: \$5.00 par value. **The credit union reserves the right to waive any fees and charges.**

The rates and fees on this schedule are accurate and effective for deposit accounts as of the last declaration date. If you have any questions, please contact the Credit Union at 713-704-3980.

*** Enacted if interchange fees are limited by law.**

All accounts insured by NCUA up to \$250,000.00.

REG: Rate and Fee Sheet 04.28.11