

Fee Schedule

Effective August 15, 2026



Checking & Savings Account Fees

Check Orders.....	Prices Vary
Dormant Account.....	\$5.00 per month
Inactive for 15 months and balance less than \$300	
Early Account Closure.....	\$25.00
within 6 months from account opening	
Excessive Share Withdraw.....	\$5.00
Applies to all savings accounts, 6 free per month	
IRA External Transfer.....	\$75.00
Non-Sufficient Funds (NSF)	\$29.00
Created by check or other electronic means	
Non-Sufficient Funds (NSF)	\$29.00
Paid Item	
Paper Statement.....	\$3.00
or reprint of most recent statement, FREE Estatement/Online	
Return Deposit Item.....	\$12.00
Starter Checks.....	\$10.00
Per sheet of 4	
Statement Returned Undeliverable.....	\$15.00
Stop Payment.....	\$29.00
Includes Corporate Drafts and Bill Pay Checks	

Online & Mobile Banking Fees

Account-to-Account (A2A) Transfers.....	Free
Bill Pay.....	Free
Mobile Deposit.....	Free
Person-to-Person (P2P) Transfers.....	Free

ATM & Debit Card Fees

ATM Withdraws BTCU Locations.....	Free
ATM Withdraws.....	\$3.00
Debit Card Replacement.....	\$10.00
First card FREE	
Rush Debit Card Replacement.....	\$45.00

Loan Fees

Duplicate Lien Release.....	\$30.00
Duplicate Mortgage Satisfaction.....	\$100.00
Loan Payment by ACH.....	Free
Payment Relief (Skip-A-Payment)	\$30.00
Real Estate Modification.....	\$100.00
Subsequent Event- Consumer Loan.....	\$90.00

Other Services

Account Collections.....	\$50.00
Account Research/Reconciliation.....	\$50.00 per hour
1 hour minimum: Statement requests, check copies, other account research	
ACH Correction Error.....	\$10.00
ACH error fee per presentment	
ACH Early Release.....	\$5.00
Coin Counting Services.....	Free
Members Only	
Escheatment.....	\$100.00
Levies & Garnishments.....	\$100.00
Official Checks.....	\$5.00
Non-member Check Cashing Service Fee.....	\$10.00
or 5% of check, whichever is greater	
Maximum \$5,000.00 and Checks drawn off BTCU only	
Notary Services.....	Free
Members Only	
Wire Transfer Domestic- Incoming.....	\$10.00
Wire Transfer Domestic- Outgoing.....	\$30.00
Wire Transfer International- Incoming.....	\$10.00
Wire Transfer International- Outgoing.....	Do Not Offer