

Consumer Fee Schedule

Effective February 15, 2024



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

eStatements.....Free

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.....\$2.00
or reprint of most recent statement, FREE 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.....\$2.50

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

Loan Payment Coupons (Optional)Free

Payment Relief (Skip-A-Payment)\$40.00

Real Estate Modification.....\$100.00

Subsequent Event- Consumer Loan.....\$50.00

Other Services

Account Collections.....\$50.00

Account Research/Reconciliation.....\$50.00 per hour
1 hour minimum: Statement requests, check copies, other account research

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

