



The following fees and/or charges may be assessed against your account(s).  
This fee schedule is effective December 22, 2015.

BSFCU Check – Payable to the Member	No Charge
BSFCU Check –Payable to a 3 <sup>rd</sup> Party	\$3.00 Each
Stale Dated Check Fees - Cashiers /Tellers	\$29.00 each
Travel Card	\$9.95 each - Other fees may apply
Gift Card	\$2.50 each - Other fees may apply
Youth Card	\$5.00 each - Other fees may apply
Reloadable Card	\$5.00 each - Other fees may apply
Safe Deposit Box Rental Fees	
3 inches tall by 5 inches wide	\$25.00 per year
3 inches tall by 10 inches wide	\$40.00 per year
5 inches tall by 10 inches wide	\$60.00 per year
10 inches tall by 10 inches tall	\$75.00 per year
Lost Single Lock Box Key	\$50 for one key
Lost Both Keys - Box Must Be Drilled	\$500 per occurrence
Return Statement Fee	\$5.00 each piece
Returned Share Draft Fee	\$29.00 per item
Account Overdraft Fee	\$29.00 per item
ACH Debit Return Fee	\$29.00 per item
VISA Check Card Debit Return	\$29.00 per item
Share Draft Stop Payment Order	\$29.00 per item
ACH Debit Stop Payment Order	\$29.00 per item
Domestic Wire Transfers	\$29.00 per transaction
Corporate Credit Union Transfer	\$5.00 Per Transaction
Foreign Wire Transfers	\$50.00 Per Transaction
Share Draft (check) Copy By Internet Access	No Charge
Share Draft (check) Copy Not By Internet Access	\$5.00 per item
Copy of Credit Union Check	\$5.00 Per Item
Original Share Draft (check) Request	\$15.00 per item
Share Draft (checking) Account History	\$5.00 per request

## SCHEDULE OF SERVICE CHARGES

Account Reconciliation Charge	\$10.00 per hour
Duplicate Statement Charge	\$5.00 per statement
Share Draft (Check) Printing	Fee depends on style chosen
Dormant Savings Account Fee	\$5.00 per month – Applies to saving only accounts for members >18 years of age, and with no transactions performed in the prior 12 consecutive months, other than the posting of dividends
Non- Member Check Cashing Fee	\$5.00 per item
Non BSFCU ATM Transaction Surcharge	\$2.00 per transaction
Foreign ATM Transaction Fee	\$1.00 per transaction – ATM transactions performed at any automated teller machine not owned or operated by Ball State Federal Credit Union
Lost ATM/Debit Card Replacement Card Fee	\$10.00 per card
ATM/Debit PIN Number Reissue	\$2.50 per reissue
UCC Filing Fee	Actual Charge to Credit Union
Skip-a-Pay	\$35.00 each
Bill Pay Fees	
Inactivity Fee	\$1.00 per month – Applies to bill pay accounts with NO activity during a given month, AFTER the 3 months of activation
Bill Payment Transactions	
Cardinal & Charlie Secure Checking	No Charge - Unlimited
Just Checking	Not Available
Fresh Start Checking	Not Available
Miscellaneous Fees <b>(Per item or Per User) for iPay.</b>	
Password Re-issue( Per user)	\$ 1.00
Bill Payment Photo Copies (Per Item)	\$ 6.00
Delete Payment (per item)	\$ 6.00
Returned Items (per item)	\$25.00
Stop Payment Orders (Per Item)	\$20.00
Manual Reissue checks (Per Item)	\$15.00
Express Mail (Per Item)	\$16.00

**NOTICE REGARDING ATM FEES ASSESSED BY OTHERS:**

**When you use an ATM not owned by us, you may be charged a fee by the operator, or any network used by the operator, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.**