



## Baltimore Washington Federal Credit Union Service Fee Update

**Approved 12/15/2016 - Effective Date: February 1, 2017**

### Common Fee Schedule

Account Balancing Assistance	\$ 25.00	Per Hour
ACH Wire Transfers	\$ 20.00	each
ACH Wire Transfers - Foreign	\$ 40.00	each
ATM Cash Withdrawal (Foreign)	\$ 3.00	each
At Machine not owned or operated by us.		
ATM Non-Member Surcharge	\$ 3.00	each
Charged to any non-Baltimore Washington FCU cards used at our ATM's		
New PIN # (first change is free)	\$ 5.00	
ATM/Visa Debit Card Replacement	\$ 10.00	each
Expedited Handling	\$ 30.00	each
Bad Address Fee	\$ 10.00	Month
Bank Service for all NSF (3rd party checks deposited into a members account)	\$ 5.00	
Cancelled Check Copy	\$ 5.00	each
Cashier's/Counter/Official Checks with third party payee	\$ 3.00	
Check Cashing - Non-member of a member's check	\$ 5.00	each
Collection Item (outgoing)	\$ 75.00	Min.
Plus any additional fees associated with the collection.		
plus Actual Costs		
Dormant Account Fee - Monthly	\$ 5.00	
An Account is considered dormant if for 180 days no withdrawals or deposits other than credited dividends, have been made to the account		
Early Account Closure < 90 DAYS	\$ 25.00	
Fee applies to memberships closed within 90 days of opening		
Electronic Statement		<i>Free</i>
Escheatment	\$ 50.00	Account
FAX-Incoming	\$ 2.50	
FAX-Incoming - After 3rd Page	\$ 0.50	
FAX-Outgoing	\$ 2.00	
FAX- Outgoing - After 3rd Page	\$ 0.50	
Holiday Club - Early Withdrawal Fee	\$ 50.00	Each W/D
IRA CLOSING FEE	\$ 5.00	
IRA MAINTENANCE FEE	\$ 10.00	
IRA OPENING FEE	\$ 5.00	
IRA Transfer Out / early withdrawal Fee	\$ 25.00	Each W/D
**Late Loan Payment Fee	\$ 30.00	
Levy/Garnishment Processing	\$ 100.00	
Loan Application (On Specified Loans, i.e. Help, Fresh Start, STSL)	\$ 20.00	
Loan Lien Lookup	\$ 30.00	
**Membership Required Deposit	\$ 5.00	
Membership Account Reopen -1st Time	\$ 35.00	
Membership Account Reopen -2nd Time	\$ 70.00	

All fees are subject to change.



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Membership Account Reopen -3rd Time	\$ 105.00
Membership Reopen - Increments of	\$ 35.00
**Money Orders	\$ 3.00 each
**Nonsufficient Funds Draft or Check	\$ 35.00 item
**Nonsufficient Funds ATM Withdrawal	\$ 35.00 item
**Nonsufficient Funds Debit Card Purchase	\$ 35.00 item
**Nonsufficient Funds Preauthorized Withdrawal	\$ 35.00 item
Notary Service	<i>Free</i>
Official Check Copy	\$ 5.00
**Overdraft Privilege Paid	\$ 35.00
Pick up on Proper ID	\$ 10.00
**Paper Statement Fee	\$ 2.00 a month
REG -D (Occurs after 6 transactions per month)	\$ 5.00
Repossession Redemption/Administrative	cost, plus 75.00
Research	\$ 25.00 hour
Plus \$5 per statement copy, minimum one hour	
Returned Item Fee	\$ 35.00 each
Returned Mail Fee (bad address)	\$ 2.00 each
Share Draft Monthly Maintenance <i>without</i> Direct Deposit or a loan	\$ 5.00 a month
Share Draft (Check) Copy	\$ 5.00 each
Share Draft (Check) Copy through BWFCU Online	<i>Free</i>
Statement Copy	\$ 5.00 each
Stop Payments - All Items	\$ 35.00 each
Verification of Deposit - Commercial	\$ 10.00 each
Verification of Deposit - Member via telephone	\$ 1.00 each
**Verification of Deposit through BWFCU Online	<i>Free</i>
Visa Dispute Processing	\$ 20.00
Visa Gift Card	\$ 5.00
Visa Travel Card Purchase	Coming Soon \$ 7.00
Visa Travel Card reload	Coming Soon \$ 5.00
Wire Transfer (Domestic) Outgoing	\$ 20.00 each
Wire Transfer (Foreign) Outgoing	\$ 40.00 each
Wire Transfer - Rejected Fee	\$ 20.00
**BWFCU Online Home Banking	<i>Free</i>
BWFCU Online Statements	<i>Free</i>