

## ATM/Debit Card Fee Schedule

Fees subject to change without notice

ATM balance inquiry	
• first two monthly occurrences.....	FREE
• each additional inquiry.....	50 cents
Overdraft Privilege (paid NSF)	
Transaction Type	
• ATM card	
• everyday debit card transaction	
Transaction amount	Fee
Less than 10.00 .....	\$5.00
\$10.00 to \$25.00 .....	\$20.00
Over \$25.00 .....	\$25.00
Overdrawn w/ card	
(no overdraft options available paid item).....	\$29.00
Non-proprietary ATM network fee .....	\$1.00 per
PIN-based network transaction .....	25 cents each
Reissue ATM/Debit MasterCard® card .....	\$5.00
Transfers .....	FREE

Deposits are permitted for BayPort Credit Union cardholders at those ATM machines that allow deposits. Refer to BayPort Funds Availability.

No surcharges will be assessed to BayPort Credit Union cardholders who use our ATM machines.

When you use an automated teller machine not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). For additional information on your account, please see your "Important Account Information for Our Members" brochure.

## Bill Payment Fee Schedule

Available on all checking accounts	
• 1 bill or more paid per month .....	FREE
• monthly service fee	
(less than 1 bill paid per month) .....	\$2.95
• bill payment concierge for members in	
Select & Premier Relationship.....	FREE
• bill payment concierge fee.....	\$20.00
• Popmoney (pay other people)	
standard transfer .....	\$1.25 each
premium transfer .....	\$5.00 each

(Standard transfer requires 3 business days to process.)  
(Premium transfer requires 1 business day to process.)



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This Credit Union Is Federally Insured By  
The National Credit Union Administration



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# Fee Schedule



## Fee Schedule

Effective November 1, 2011

Fees subject to change without notice.

The following fees may be assessed against your account(s).

These fees may reduce the earnings on the account(s).

### Account history printout

- first monthly request .....no charge
- additional requests.....\$1.00 each

Account research/reconciliation .....\$20 per hour

### Certified checks

- members.....\$5.00 each
- non-members.....\$25.00 each

Check cashing .....\$3.00

### Checking account fees

Monthly low balance:

- Classic checking.....no charge
- Rewards/College & Career Rewards checking .....no charge
- Investment checking  
min. average daily balance <\$1,000.00.....\$10.00
- Personalized checking  
min. average daily balance <\$250.00.....\$6.00

Fresh Start Checking:

- monthly service .....\$5.00
- no monthly direct deposit .....\$2.00

Check printing ..... varies, see catalog

Check-by-Phone.....\$5.00 each

### Coin redemption

- non-members..... 10% of total

### Copy of canceled check

- view eBranch .....no charge
- first two monthly requests.....no charge
- additional requests.....\$5.00 each
- original (within 60 days).....\$5.00 each

Counter/starter check .....\$5.00 each

Duplicate statement or  
balance verification letter .....\$1.00 each

Duplicate IRS reporting forms .....\$5.00 each

### eStatement decline charge

Rewards/College & Career Rewards Checking.....\$2.00 per month

### Excessive usage

Savings accounts  
more than 12 teller-assisted  
withdrawals per calendar year.....\$1.00 each

### Fast Start Savings

more than one withdrawal  
per calendar quarter .....\$5.00 ea

### Christmas Club

more than one teller-assisted  
withdrawal per calendar year .....\$1.00 each

### Vacation Club

more than four teller-assisted  
withdrawals per calendar year.....\$1.00 each

### Money Market

- more than three checks  
cleared per month.....\$5.00 per check
- excessive transfer/check  
in accordance  
with Regulation D .....\$5.00 per transaction

### Overdrawn Fee

If account is overdrawn for more than 7 consecutive days we  
will charge a daily fee of: .....\$3.00

Garnishment/levy.....\$20.00 each

IRA external transfer .....\$20.00 each

Money orders .....\$2.00 each

Non-sufficient funds\* (regardless of reason).....\$29.00 each

### Transaction type

- checks/ACH/Debit Card/ATM card/Bill Payment
- Deposited checks and other items returned unpaid
- Excessive transfer of funds more than 6 transfers per month  
in accordance with Regulation D (paid item)

Overdraft Privilege (paid NSF) .....\$25.00 each

### Transaction type

- checks
- ACH
- recurring debit transaction
- bill payment

### Pinnacle Money Market

- low balance fee.....\$10.00 per month
- closing fee (within the first 90 days of account opening).....\$100.00
- more than three checks  
cleared per month.....\$10.00 per check
- excessive transfer/check in accordance  
with Regulation D.....\$10.00 per transaction

### Re-opening of account

within 60 days of closing.....\$20.00

### Savings account-inactive

balances less than \$100 and no activity  
in a 12-month period.....\$7.00 per month

### Single service low balance fee

aggregate (savings, Vacation Club, Christmas Club)  
monthly average daily  
balance <\$500.00 .....\$3.00 per month

Stop payment .....\$29.00 each

Teller check .....\$2.00 each

### Travelers checks

- single signature..... 1.00% per hundred
- dual signature ..... 2.00% per hundred

VISA® gift card.....\$2.50 each  
(plus amount of card value)

### Wire transfer

- incoming domestic.....no charge
- outgoing domestic.....\$20.00 each
- outgoing international .....\$40.00 each

\*The categories of transaction for which an Overdraft Fee may be imposed are those by any of the following means: Check, In-person Withdrawal, ATM Withdrawal or other Electronic means.