

BUSINESS FEE SCHEDULE

General Fees

MEMBERSHIP

Open Membership	No Charge
Close Membership (within 180 days of opening)	\$5.00

WIRE TRANSFER

Incoming Wire Transfer	No Charge
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer	\$45.00

CASHIER'S CHECK

Cashier's Check / Official Check	\$5.00
Copy of Cashier's Check	\$6.00
Stop Payment on Lost or Stolen Cashier's Check	\$35.00

ACCOUNT RECONCILIATION

Account Reconciliation (per hour)	\$25.00
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ACCOUNT RESEARCH

Account Research (per hour)	\$24.00
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LEGAL PROCESSING

Levy/Legal Processing, Compliance Order (per item)	\$100.00
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MEDALLION SIGNATURE GUARANTEE

Medallion Signature Guarantee (for members only) ¹	\$5.00 per Signature
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COIN COUNTING

Coin Counting for Members	No Charge
Coin Counting for Non-members	10% of Transaction

NOTARY

Notary (for members only) ¹	\$5.00 per Signature
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DELUXE CHECK

Deluxe Check Order Charge	Printer's Charge
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INSUFFICIENT FUNDS

Insufficient Funds Charge (paid or returned) ²	\$20.00
Overdraft Protection Transfer Fee	No Charge

STATEMENT

Statement Copy (per item)	\$6.00
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FOREIGN DEPOSIT

Foreign Deposit Item	\$35.00
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RETRIEVAL AND COPY OF PAID CHECK

Retrieval and Copy of Paid Check (per item) ³	\$6.00
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STOP PAYMENT

Stop Payment (per item)	\$29.00
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RETURNED MAIL

Returned Mail Processing Fee	\$5.00
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CARD REPLACEMENT

Visa Credit or Debit Card Replacement with Expedited Delivery	Courier's Cost
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ATM TRANSACTION FEE

ATM Transaction Fee for Non-Bay Federal/Non-CO-OP ATM	\$2.00
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INTERNATIONAL TRANSACTION

International Card Transaction ⁴	2% of Transaction in US Dollars (applicable to Visa Debit Cards only)
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Bay Federal
CREDIT UNION

TRUE VALUE

We strive to provide true value as part of your membership in Bay Federal Credit Union. It is our goal to provide products and services that are convenient, easy to understand, and affordable.

BUSINESS FEE SCHEDULE

Our Business Fee Schedule outlines important details about the cost of services so you can make informed decisions about your accounts and/or account activity.

WE ARE HERE TO HELP!

If you have questions regarding your membership or accounts, please visit your nearest branch or call us at 888.4BAYFED.

Effective November 1, 2025

Online Banking Services

BAYFEDONLINE

Monthly Fee	No Charge
Copy of Paid Check	No Charge
Copy of Statement	No Charge

MOVE MONEY

Transfer Funds to Your Account (at another financial institution)	No Charge
Next Day External Transfer - Expedited Payment (per item)	\$2.00
Research Fee on External Transfer Item (per occurrence) ⁵	\$45.00

BAYFED MOBILE

Monthly Fee	No Charge
Remote Deposit Capture	No Charge

BILL PAY SERVICE

Unlimited Payments	No Charge
Expedited Payment by Check	\$29.95
Expedited Electronic Payment	\$9.95
Copy of Paid Bill Pay Check	\$20.00
Stop Payment (per item)	\$29.00

ZELLE® SERVICE

Zelle® Send/Receive	No Charge
Zelle® Stop Payment	\$15.00
Zelle® Return	\$35.00

Loan Services

PAYMENTS

Payments by Phone from Another Financial Institution (by debit or credit card)	\$15.00
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Business Accounts

BUSINESS SAVINGS ACCOUNTS

Monthly Maintenance Service Charge	No Charge
Quarterly Inactive Account Service Charge	\$5.00

(applicable when the daily balance falls below \$100, no transactions have been performed during the previous six months, and the account owner has no other services)

BAYBUSINESS BASIC CHECKING

Monthly Maintenance Service Charge	\$5.00
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(applicable when the daily balance falls below \$1,000)

Transaction Fees*	No Fee up to 100 Transactions
	\$0.25 per Transaction after 100 Transactions

BAYBUSINESS CHECKING

Monthly Maintenance Service Charge	\$10.00
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(applicable when the daily balance falls below \$2,500)

Transaction Fees*	No Fee up to 200 Transactions
	\$0.25 per Transaction after 200 Transactions

BAYBUSINESS PLUS CHECKING

Monthly Maintenance Service Charge	\$15.00
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(applicable when the daily balance falls below \$7,500)

Transaction Fees*	No Fee up to 400 Transactions
	\$0.25 per Transaction after 400 Transactions

BUSINESS MONEY MARKET ACCOUNTS⁶

Monthly Maintenance Service Fee	No Charge
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BUSINESS TITANIUM SAVINGS ACCOUNTS

Monthly Maintenance Service Fee	No Charge
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Legacy Accounts

These types of accounts are no longer offered as of April 1, 2021.

BUSINESS CHECKING

Monthly Maintenance Service Charge (when the daily balance falls below \$2,500)	\$10.00
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BUSINESS CHECKING PLUS

Monthly Maintenance Service Charge (when the daily balance falls below \$2,500)	\$15.00
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* Including and not limited to deposits, withdrawals, checks, and electronic transactions

¹ This fee will be waived for Credit Union-related business

² Maximum number of fees per day is 3 items or \$60.

³ No charge for the first two copies of requested items per statement.

⁴ An international Card Transaction fee is assessed at any time your Card is used in connection with an international transaction, including, for example, when online purchases using the Card are initiated within the United States but the merchant is located outside of the United States.

⁵ This fee will be waived if the request is due to a billing error.

⁶ Limit of one Business Money Market Account per Member.

See current Business Account Agreement and Disclosure for more details. Available at branch locations and at www.bayfed.com.

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