

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. 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, please visit your nearest branch or call us at 831.479.6000 or 888.4BAYFED.

Important document. Please keep for your records.

General

Open Membership.....	No Charge
Close Membership (within 180 days of opening).....	\$5.00
Notice of Escheatment (only charged to accounts over \$50).....	\$2.00
Redeposit Check.....	\$15.00
Returned Item (deposited, cashed, or loan payment).....	\$15.00
Collection Item (additional correspondent bank fees may apply to foreign checks).....	\$15.00
Wire Transfer – Domestic	
Outgoing.....	\$25.00
Incoming.....	No Charge
Wire Transfer – International	
Outgoing.....	\$45.00
Incoming.....	No Charge
Cashier's Check.....	\$5.00
Copy of Cashier's Check.....	\$6.00
Stop Payment on Lost or Stolen Cashier's Check.....	\$35.00
Account Research (per hour).....	\$25.00
Account Reconciliation (per hour).....	\$25.00
Levy/Legal Processing, Compliance Order (per item).....	\$100.00
Signature Guarantee (for members only) ¹	\$5.00 per Signature
Foreign Deposit Item.....	\$35.00
Coin Counting	
Members.....	No Charge
Non-members.....	10% of Transaction
Notary (for members only) ¹	\$5.00 per Signature
Check Printing Charge.....	Printer's Charge
Item Returned on Collection.....	\$29.00
Overdraft Protection Transfer Fee (Paid by Pre-authorized Advance, or Transfer from Visa®/Signature Line of Credit, or Money Market Account or Savings Account).....	\$10.00 per day
Stop Payment (per item).....	\$29.00
Statement Copy (per item).....	\$6.00
Retrieval and Copy of Paid Check ² (per item).....	\$6.00
Visa Credit or Debit Card Replacement with Expedited Delivery.....	\$30.00
ATM Transaction Fee (when using Non-Bay Federal/Non-CO-OP ATM).....	\$2.00
Returned Mail Processing Fee.....	\$5.00
Incorrect TIN Fee.....	\$50.00
International Card Transaction.....	2% of Transaction in US Dollars (applicable to Visa Debit Cards only)

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
Return Fee on External Transfer (per item).....	\$35.00
Research Fee on External Transfer Item (per occurrence).....	\$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

Popmoney Service

Popmoney Send/Receive	No Charge
Popmoney Next Day Delivery.....	\$2.00
Popmoney Stop Payment	\$15.00
Popmoney Return	\$35.00

Loan Services

Payments by Phone From Another Financial Institution (by debit or credit card).....	\$15.00
GAP Insurance	starting at \$425.00

Home Loans

Demand for Payoff.....	\$15.00
Update to Demand for Payoff	\$15.00
Subordination Agreement.....	\$200.00
Loan Reconveyance Fee.....	\$45.00
Loan Recast Fee	\$150.00
Recording/SB-2 Building Homes and Jobs Act Fee	\$168.00

Business Accounts

Business Savings Accounts

Monthly Maintenance Service Charge (when the daily balance falls below \$100).....	\$5.00
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)	

Business Checking Accounts

Insufficient Funds Charge (paid or returned) per presentment ³	\$30.00
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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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Business Money Market Accounts

Monthly Maintenance Service Charge (when the daily balance falls below \$1,500).....	\$10.00
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Business Titanium Savings Accounts

Monthly Maintenance Service Charge (when the daily balance falls below \$300)	\$10.00
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¹ This fee will be waived for Credit Union-related business.

² No charge for the first two copies of paid checks.

³ Maximum number of fees per day is 3 items or \$90.

⁺ See current Business Account Agreement and Disclosure for more details.

Available at branch locations and at www.bayfed.com.