

# Consumer and Business FEE SCHEDULE

Effective October 1, 2015

Important document  
Please keep for your records



**Bay Federal**  
CREDIT UNION

*Making a real difference*

3333 Clares Street • Capitola, CA 95010  
831.479.6000 • [www.bayfed.com](http://www.bayfed.com) • 888.4BAYFED

## 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 .....	\$15.00
Money Order (maximum value \$1,000) <sup>1</sup> .....	\$3.00
Wire Transfer – Domestic	
Outgoing.....	\$25.00
Incoming.....	No Charge
Wire Transfer – International	
Outgoing.....	\$45.00
Incoming.....	No Charge
Cashier's Check <sup>1</sup> .....	\$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 with Legal Order (per item).....	\$100.00
Signature Guarantee (for members only) <sup>2</sup> .....	\$5.00 per signature
Foreign Deposit Item .....	\$35.00
Coin Counting (for members only).....	10% of Transaction (fee waived for the first \$200 per day per member)
Notary (for members only) <sup>1,2</sup> .....	\$5.00 per signature
Check Printing Charge .....	Printer's charge
Insufficient Funds Returned on Collection (per item).....	\$29.00
Insufficient Funds Paid by Pre-authorized Advance or Transfer from VISA®/ Signature Line of Credit or Savings Account <sup>1</sup> .....	\$10.00 per day
Stop Payment (per item) .....	\$29.00
Duplicate Statement, Retrieval and Copy of Paid Check <sup>3</sup> (per item).....	\$6.00
VISA® or Debit Card Replacement with Expedited Delivery .....	\$30.00
Non-Bay Federal/Non-CO-OP ATM Transaction Fee (per item) <sup>1</sup> .....	\$2.00
Returned Mail Processing Fee .....	\$5.00
Incorrect TIN Fee.....	\$50.00
International Card Transaction .....	2% of transaction in US Dollars
Temporary Checks Fee .....	\$4 per set of 4 checks
One-time ACH Debit Fee.....	\$10.00

# Personal Accounts

## Savings Accounts

Monthly Service Charge <sup>4,5</sup>	
(when the account requirements are not met) .....	\$5.00
Monthly Service Charge for Single Account <sup>4</sup> .....	\$5.00
(applicable when the member only has one account and the daily balance is \$5 or less)	
Withdrawal Transactions, in Excess of Six Per Month	
(per item)* .....	\$10.00

## Checking Accounts

BayChecking <sup>4,6</sup>	
(when account requirements are not met).....	\$10.00
Interest Checking	
(when the daily balance falls below \$2,500).....	\$15.00
Insufficient Funds Return (per item) .....	\$29.00
Insufficient Funds Paid by Overdraft (per item) .....	\$29.00

## Money Market Accounts

Monthly Service Charge	
(when the daily balance falls below \$1,500) .....	\$10.00
Checks Paid, in Excess of Six Per Month (per item)* .....	\$10.00
Withdrawal Transactions, in Excess of Six Per Month	
(per item)* .....	\$10.00

## Titanium Savings Accounts

Monthly Service Charge	
(when the daily balance falls below \$300).....	\$10.00
Withdrawal Transactions, in Excess of Six Per Month	
(per item)* .....	\$10.00

## Individual Retirement Accounts (IRA)

Annual Custodial Fee .....	\$25.00
----------------------------	---------

<sup>1</sup>Fees waived for Interest Checking account.

<sup>2</sup>This fee will be waived for credit union related business.

<sup>3</sup>No charge for the first two copies of paid checks.

<sup>4</sup>Fees waived for members under the age of 23, and for members who are 66 and older.

<sup>5</sup>This fee will be waived if any of the following criteria are met:

- Direct deposit in the Savings account (\$500 or more per month)
- Minimum daily balance of \$300 in the Savings account
- Minimum daily combined balances of \$15,000 (includes deposits and/or loan accounts)

<sup>6</sup>This fee will be waived if any of the following criteria are met:

- Direct deposit in the BayChecking account (\$500 or more per month)
- 10 or more VISA® debit card purchases per month
- Minimum daily balance of \$1,000 in the BayChecking account
- Minimum daily combined balances of \$15,000 (includes deposits and/or loan accounts)

\* See current Truth in Savings Disclosure and Account Agreement; and Electronic Services Disclosure and Agreement for more details.

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

Both disclosures available at branch locations and at [www.bayfed.com](http://www.bayfed.com)

# 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
Non-Bay Federal Debit Card to Make Loan Payments (per transaction) .....	\$8.00

## BayFedMobile

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

<sup>1</sup>Fees waived for Interest Checking account.

<sup>2</sup>This fee will be waived for credit union related business.

<sup>3</sup>No charge for the first two copies of paid checks.

<sup>4</sup>Fees waived for members under the age of 23, and for members who are 66 and older.

<sup>5</sup>This fee will be waived if any of the following criteria are met:

- Direct deposit in the Savings account (\$500 or more per month)
- Minimum daily balance of \$300 in the Savings account
- Minimum daily combined balances of \$15,000 (includes deposits and/or loan accounts)

<sup>6</sup>This fee will be waived if any of the following criteria are met:

- Direct deposit in the BayChecking account (\$500 or more per month)
- 10 or more VISA® debit card purchases per month
- Minimum daily balance of \$1,000 in the BayChecking account
- Minimum daily combined balances of \$15,000 (includes deposits and/or loan accounts)

\* See current Truth in Savings Disclosure and Account Agreement; and Electronic Services Disclosure and Agreement for more details.

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

Both disclosures available at branch locations and at [www.bayfed.com](http://www.bayfed.com)

## Business Accounts

### Business Savings Accounts

Monthly 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)
Withdrawal Transactions, in Excess of Six Per Month (per item)+ .....	\$10.00

### Business Checking Accounts

Business Checking (when the daily balance falls below \$2,500).....	\$10.00
Business Checking Plus (when the daily balance falls below \$2,500).....	\$15.00
Insufficient Funds Returned (per item) .....	\$29.00
Insufficient Funds Paid by Overdraft (per item) .....	\$29.00

### Business Money Market Accounts

Monthly Service Charge (when the daily balance falls below \$1,500).....	\$10.00
Checks Paid, in Excess of Six Per Month (per item)+ .....	\$10.00
Withdrawal Transactions, in Excess of Six Per Month (per item)+ .....	\$10.00

### Business Titanium Savings Accounts

Monthly Service Charge (when the daily balance falls below \$100) .....	\$10.00
Checks Paid, in Excess of Six Per Month (per item)+ .....	\$10.00
Withdrawal Transactions, in Excess of Six Per Month (per item)+ .....	\$10.00

