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
Money Order (maximum value $1,000)¹ ................................... $3.00

Wire Transfer – Domestic
Outgoing ............................................................................... $25.00
Incoming ................................................................................. No Charge

Wire Transfer – International
Outgoing ............................................................................... $45.00
Incoming ................................................................................. No Charge

Cashier’s Check¹ ..................................................................... $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)² ....................... $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)¹,² .................................................. $5.00 per Signature

Check Printing Charge .......................................................... Printer’s Charge

Item Returned on Collection ................................................... $29.00

Overdraft Protection Transaction Fee (Paid by Pre-authorized Advance
or Transfer from VISA®/Signature Line of Credit
or Savings Account)¹ ......................................................... $10.00 per day

Stop Payment (per item) ........................................................... $29.00

Duplicate Statement, Retrieval and Copy of Paid Check³
(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)¹ ... $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
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

**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 Convenience Fee ..................................... $10.00
- GAP Insurance ............................................................... starting at $395.00

**Mortgage and Business Loans**

- Demand for Payoff ......................................................... $10.00
- Update to Demand for Payoff .......................................... $10.00
- Subordination Agreement ................................................. $200.00
- Loan Reconveyance Fee .................................................. $45.00
- Mobile Home Lien Release Fee ......................................... up to $150.00
- Insurance Impairment Fee ............................................... $100.00
- Recording Fee ............................................................... $18.00
**Personal Accounts**

**Savings Accounts**
Monthly Maintenance Service Charge\(^4,5\)
(when the account requirements are not met) .................. $5.00

Monthly Maintenance Service Charge for Single Account\(^4\) ........... $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**

Insufficient Funds Charge (paid or returned)\(^7\) .......................... $30.00

**BayChecking**
Monthly Maintenance Service Charge\(^4,6\)
(when account requirements are not met) .................. $10.00

**Interest Checking**
Monthly Maintenance Service Charge
(when the daily balance falls below $2,500) .................. $15.00

**Money Market Accounts**
Monthly Maintenance 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 Maintenance 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 ................................................. No Charge

**Discontinued Accounts** (No longer available)

**Classic Checking**
Monthly Maintenance Service Charge\(^8\)
(when the daily balance falls below $500) .................. $7.00

**Affinity Checking**
Monthly Maintenance Service Charge\(^8,9\)
(when account requirements are not met) .................. $7.00

**Student Checking**
Monthly Maintenance Service Charge\(^8\)
(when the daily balance falls below $500) .................. $7.00

**Direct Checking**
Monthly Maintenance Service Charge\(^8,10\)
(when account requirements are not met) .................. $7.00
**Business Accounts**

**Business Savings Accounts**

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

Quarterly Inactive Account Service Charge  
(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) ........................................... $5.00

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

**Business Checking Accounts**

Insufficient Funds Charge (paid or returned) ........................................... $30.00

**Business Checking**

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

**Business Checking Plus**

Monthly Maintenance Service Charge  
(when the daily balance falls below $2,500) ........................................... $15.00

**Business Money Market Accounts**

Monthly Maintenance 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 Maintenance 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

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1 Fees waived for Interest Checking account.
2 This fee will be waived for Credit Union-related business.
3 No charge for the first two copies of paid checks.
4 Fees waived for members under the age of 23, and for members who are 66 and older.
5 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)
6 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)
7 Maximum number of fees per day is 3 items or $90.
8 Fee waived for members under the age of 17.
9 This fee will be waived if there are minimum daily combined balances of $10,000 (includes deposits and/or loan accounts).
10 This fee will be waived if there is a direct deposit in the Direct Checking account (any amount per month).
* See current Truth in Savings Disclosure and Account 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.