

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 Consumer 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 831.479.6000 or 888.4BAYFED, option 3.

**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 <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 Order (per item).....	\$100.00
Signature Guarantee (for members only) <sup>2</sup> .....	\$5.00 per Signature
Foreign Deposit Item.....	\$35.00
Coin Counting	
Members .....	No Charge
Non-members .....	10% of Transaction
Notary (for members only) <sup>1,2</sup> .....	\$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) <sup>1</sup> .....	\$10.00 per day
Stop Payment (per item).....	\$29.00
Statement Copy (per item) .....	\$6.00
Retrieval and Copy of Paid Check <sup>3</sup> (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) <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 (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

## Personal Accounts

### Savings Accounts

Monthly Maintenance Service Charge <sup>4,5</sup> (when the account requirements are not met).....	\$5.00
Monthly Maintenance 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

Insufficient Funds Charge (paid or returned) per presentment <sup>7</sup> .....	\$30.00
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### BayChecking

Monthly Maintenance Service Charge <sup>4,6</sup> (when account requirements are not met) .....	\$10.00
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### Interest Checking

Monthly Maintenance Service Charge (when the daily balance falls below \$2,500).....	\$15.00
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### 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
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## Discontinued Accounts (No longer available)

### Classic Checking

Monthly Maintenance Service Charge <sup>8</sup> (when the daily balance falls below \$500) .....	\$7.00
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### Affinity Checking

Monthly Maintenance Service Charge <sup>8,9</sup> (when account requirements are not met) .....	\$7.00
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### Student Checking

Monthly Maintenance Service Charge <sup>8</sup> (when the daily balance falls below \$500) .....	\$7.00
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### Direct Checking

Monthly Maintenance Service Charge <sup>8,10</sup> (when account requirements are not met) .....	\$7.00
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<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)

<sup>7</sup> Maximum number of fees per day is 3 items or \$90.

<sup>8</sup> Fee waived for members under the age of 17.

<sup>9</sup> This fee will be waived if there are minimum daily combined balances of \$10,000 (includes deposits and/or loan accounts).

<sup>10</sup> 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. Available at branch locations and at [www.bayfed.com](http://www.bayfed.com).