

CONSUMER 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 ¹	\$5.00
Copy of Cashier's Check ^{2,3}	\$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 ³ (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) ⁴	\$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) ^{1,4}	\$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) ⁵	\$20.00
Overdraft Protection Transfer Fee	No Charge

STATEMENT

Statement Copy (per item) ³	\$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) ^{2,3}	\$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 ⁶	\$2.00
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INTERNATIONAL TRANSACTION

International Card Transaction ⁷	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.

CONSUMER FEE SCHEDULE

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 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 ³ (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 ²	\$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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SKIP PAYMENT FEE

(for vehicle and personal loans only)	\$30.00
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UCC FILING TERMINATION FEE

UCC Filing Termination Fee	\$10.00
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GAP INSURANCE

GAP Insurance	starting at \$425.00
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HOME LOANS

Demand for Payoff	\$15.00
Update to Demand for Payoff	\$15.00
Loan Recast Fee	\$150.00
Recording/SB-2 Building Homes and Jobs Act Fee	\$168.00
Subordination Agreement	\$200.00
Loan Reconveyance Fee	\$228.00

¹ Fee waived for Horizon Checking account.

² No charge for the first two copies of the requested items per statement.

³ This fee will be waived if the request is due to a billing error.

⁴ This fee will be waived for Credit Union-related business.

⁵ Maximum number of fees per day is 3 items or \$60. This fee will be waived for HarborLight Checking and BayTeen Checking.

⁶ Fee waived for Horizon Checking account and reimbursement of out-of-network US ATM fees, up to a maximum of \$25 per month, per account.

⁷ 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.

⁸ Fees waived for members under the age of 26, and for members who are 66 and older.

⁹ This fee will be waived if any of the following criteria are met: (1) Direct deposit in the HarborLight Checking account (any amount per month), (2) 10 or more Visa Debit Card purchases per month.

Personal Accounts

SAVINGS ACCOUNTS

Monthly Maintenance Service Charge	No Charge
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SINGLE ACCOUNT

Monthly Maintenance Service Charge for Single Account ⁸	\$5.00
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(applicable when the member only has one account and the daily balance is \$5 or less)

BAYTEEN CHECKING

Monthly Maintenance Service Charge	No Charge
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HARBORLIGHT CHECKING

Monthly Maintenance Service Charge ^{8,9}	\$5.00
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(when account requirements are not met)

BAYCHECKING

Monthly Maintenance Service Charge ^{8,10}	\$10.00
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(when account requirements are not met)

HORIZON CHECKING

Monthly Maintenance Service Charge ¹¹	\$15.00
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(when account requirements are not met)

MONEY MARKET ACCOUNTS¹²

Monthly Maintenance Service Fee	No Charge
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TITANIUM SAVINGS ACCOUNTS

Monthly Maintenance Service Fee	No Charge
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INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Annual Custodial Fee	No Charge
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Discontinued Accounts

These types of accounts are no longer available.

CLASSIC CHECKING

Monthly Maintenance Service Charge ¹³	\$7.00
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(when the daily balance falls below \$500)

AFFINITY CHECKING

Monthly Maintenance Service Charge ^{13,14}	\$7.00
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(when account requirements are not met)

STUDENT CHECKING

Monthly Maintenance Service Charge ¹³	\$7.00
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(when the daily balance falls below \$500)

DIRECT CHECKING

Monthly Maintenance Service Charge ^{13,15}	\$7.00
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(when account requirements are not met)

¹⁰ This fee will be waived if any of the following criteria are met: (1) Direct deposit in the BayChecking account (\$500 or more per month), (2) 10 or more Visa Debit Card purchases per month.

¹¹ This fee will be waived if there are minimum daily combined deposit balances of \$15,000.

¹² Limit of one Money Market Account per Member.

¹³ Fee waived for members under the age of 17.

¹⁴ This fee will be waived if there are minimum daily combined balances of \$10,000 (includes deposits and/or loan accounts).

¹⁵ 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.

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