**Baltimore Washington Federal Credit Union Service Fee Update**

**Effective Date: November 1, 2019**

Account Balancing Assistance $25.00 per hour

ATM Cash Withdrawal (at machines not owned or operated by us) $3.00 each

ATM Non-Member Surcharge $5.00 each

 (charged to any non-Baltimore Washington FCU cards used at our ATM’s)

Bad Address Fee $10.00 per month

Cancelled Check Copy (free on our website) $5.00 each

Cashier’s/Counter/Official Checks with third party payee $3.00 over 1/day

Check Cashing – Non member of a member’s check $5.00 each

Check Reorder (in addition to the Deluxe charge) Free on our website $3.00

Collection (outgoing) $75.00 minimum

 Plus any additional fees associated with the collection plus actual costs

Dormant Account Fee – Monthly $5.00

 An account is considered dormant if for 180 days no withdrawals

 Or deposits other than credited dividends have been made to the account

Escheatment $50.00 per account

Expedited Payment/Lending Services $10.00 per check

 $30.00 overnight

Fax – Outgoing $2.00 per page

 $10.00 maximum

Holiday Club – Early Withdrawal Fee $50.00 each w/d

Levy/Garnishment Processing $100.00

Loan Application (on specified loans: HELP, Fresh Start, STSL) $20.00

Loan Lien Letter $30.00

Membership Required Deposit $5.00

Membership Account Reopen – each time $35.00

Money Orders $3.00 each

Nonsufficient Funds Draft or Check $35.00 item

Nonsufficient Funds ATM Withdrawal $35.00 item

Nonsufficient Funds Debit Card Purchase $35.00 item

Nonsufficient Funds Preauthorized Withdrawal $35.00 item

Overdraft Privilege/Courtesy Pay $35.00 item

Paper Statement Fee $5.00 monthly

Pay Stub Lookup & Printing $2.00 per statement

REG D (occurs after 6 transactions per month on Savings Accounts) $5.00

Repossession Redemption/Administrative (PLUS STORAGE) $400.00

Research – Plus $5 per statement copy, minimum one hour $25.00 per hour

Returned Deposit Item $15.00

Returned Item Fee $35.00 each

Returned Mail Fee (bad address) $5.00

Share Draft Monthly Maintenance $5.00 monthly

Specialty Cashier Check (Holiday, etc.) $5.00 each

Statement Copy $2.00 each

 $10.00 maximum

Stop Payments – All Items $20.00 each

Verification of Deposit – Member via telephone or written $5.00 each

VISA Credit Card Payments (free on our website) $3.00 each

VISA Debit Card or Credit Card Replacement $5.00

 Expedited Handling $75.00

VISA Debit Card Dispute Processing (excluding fraud) $20.00

VISA PIN # Reminder $5.00

Wire Transfer – Incoming $15.00

Wire Transfer – Outgoing $30.00

Wire Transfer – Rejected Fee $20.00

All Fees are subject to change.