



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	
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



**Baltimore Washington
Federal Credit Union**

Stop Payments – All Items	\$10.00 maximum
Verification of Deposit – Member via telephone or written	\$20.00 each
VISA Credit Card Payments (free on our website)	\$5.00 each
VISA Debit Card or Credit Card Replacement	\$3.00 each
Expedited Handling	\$5.00
VISA Debit Card Dispute Processing (excluding fraud)	\$75.00
VISA PIN # Reminder	\$20.00
Wire Transfer – Incoming	\$5.00
Wire Transfer – Outgoing	\$15.00
Wire Transfer – Rejected Fee	\$30.00
	\$20.00

All Fees are subject to change.