



FEE SCHEDULE

The following may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace Lost ATM or Debit Card	\$10.00
Replace Lost Visa Credit Card	\$10.00*
Check Order	No charge for standard checks
Cashier's Check	\$2.00
Money Order	\$1.00
An account is considered dormant after one year of no deposits or withdrawals. The fee for a dormant account is \$50.00 per year and is refundable to members who reactivate their account.	
Returned Statements (Incorrect Address)	\$10.00
Overdraft (each ACH Item or draft paid)	\$20.00
Nonsufficient Funds Item (ACH or draft)	\$20.00
Deposited Return Item	\$10.00
Account Research (1 hour minimum) ..	\$50.00 per hour
Stop Payments (ACH or draft)	\$20.00
Stop Payment (Debit Card)	\$25.00
Domestic Wire Transfer (Outgoing)	\$20.00
International Wire Transfer (Outgoing)	\$40.00
Copy of Draft	\$2.00
Foreign Check Conversion	\$5.00
Gift Cards	\$2.00
Travel Cards	\$6.00
Travel Card Reload	\$3.00
Companion Travel Card	\$2.00
Copies - Per Page	\$2.00
ATM withdrawals away from BDCU (after eight times)	\$1.00 per withdrawal
Express Mail replacement	\$50.00*



ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.