

Bloom Credit Union Business Accounts Fee Schedule

Monthly Service Fees

Business Savings
Business Checking
Business Interest Checking

Fees You Could Be Charged

None
None
\$5.00 (Balance to avoid fee = \$1,000 average daily balance)

Checking & Money Market Accounts

Stop Payment Fee (includes Cashier's Checks)
Returned Checks (deposited)
Check Printing
Check Copies

\$30.00
\$10.00
Varies upon style (Deluxe Corp.)
Free through Online Banking; otherwise \$3.00

ATM/Debit Card Fees

Deposits
Transactions (incl. withdrawals, transfers, inquiries and denials)
 Bloom ATM
 Non-Bloom ATM
Purchases (Point of Sale Transactions)

Free
Free
\$1.95/each
Free (always indicate to merchants to process your purchase as a "credit" transaction)

Automatic Overdraft Transfers
First Card

\$5.00 (must be set up; to cover check, ATM, debit withdrawals)
Free

Replacement/Additional Card
PIN Reorder

\$5.00
\$3.00

MasterCard Debit Card Foreign Country Transaction Fees
 Currency Conversion
 Issuer Cross-Border Assessment

.2%
.8%

Miscellaneous

Paper Statements
Cashier's Checks
Money Orders
Account History/Statement Copies
Non-Sufficient Funds Fee
No-Bounce Overdraft Fee

\$3.00 Month
\$5.99
\$2.00
\$5.00
\$34.95 (includes NSF's from Debit and ATM transactions)
\$25.95 (applies to overdrafts created by check, ATM withdrawal, or other electronic means; max 5 per day; not charged if overdrawn \$5 or less)

Telephone Transfers

Free through Access 24 or Online Banking; Otherwise \$5.00

Fax/Photo Copies

\$1.00 per page

Bad Address

\$5.00 per mail item returned

Verification Of Deposit Request

\$5.00

Wire Transfer Outgoing (Domestic)

\$20.00

Wire Transfer Outgoing (International)

\$30.00

Wire Transfer Incoming (International)

\$12.00

Research Services/Checkbook Balancing

\$20.00 per hour

Account Reopen Fee

\$15.00 (if within one year of opening)

Dormant Account (if no activity for 12 months)

\$5.00 each month

Tax Levy/Garnishment

\$50.00

Online Banking

Free

Online Bill Pay

Free

 Expedited Payment By Electronic Vendor

\$5.00

 Expedited Payment By Check Vendor

\$25.00

 Year End CD of Bills & Payments

\$25.00

Night Deposit Bags

\$15 per bag (including 1 key); Key replacement = \$5.00/each

Money Market Account

Excessive withdrawal fee
If fall below \$2,500 minimum during month
Check Printing

\$10.00 each (if over 6 total per month)
\$10.00 fee
\$10.00 for 25 MMA checks w/cover, register, dupl. checks

Success Money Market Account

Excessive withdrawal fee
If fall below \$50,000 minimum during month
Check Printing

\$10.00 each (if over 6 total per month)
\$10.00 fee
Free for 25 MMA checks w/cover, register, duplicate checks

Safe Deposit Boxes

3" x 5" \$28.00 5" x 10"
3" x 10" or 6" x 5" \$42.00 10" x 10"

\$60.00
\$72.00