



**Banner**

**Federal Credit Union**

*The financial solution for Banner Employees*

## Member Fee Schedule & Truth-In-Savings Disclosure

(602) 254-5291 \* (800) 476-6633 \* [www.bannerfcu.org](http://www.bannerfcu.org)

Effective February 1, 2012

### Savings Account Fees

Membership Fee-One Time.....	\$10.00 per Account
Dormant Account Fee.....	\$5.00 per Quarter
Escheated Account Fee.....	\$10.00 per Account
Excessive Money Maximizer Withdrawal Fee (After 3 <sup>rd</sup> free per month)	\$15.00 per Occurrence
Excessive Share Withdrawal Fee (After 3 <sup>rd</sup> free per month)...	\$1.00 per Occurrence
Holiday Club Withdrawal Fee (Jan-Oct).....	\$5.00 per Occurrence

### Checking Accounts Fees

Debit Card Rewards Checking.....	<b>FREE</b>
Opportunity Checking.....	\$15.00 per Month
Business Checking.....	\$6.00 per Month

### Non-Sufficient Items & Overdraft Fees

Overdraft Advance Fee.....	\$35.00 per Item
Non-Sufficient Funds Fee .....	\$35.00 per Item
Returned Check Fee (3 <sup>rd</sup> Party).....	\$10.00 per Item
Returned Check Fee (Own Item).....	\$35.00 per Item

### Checks & Other Negotiable Items Fee

Check Copy.....	\$3.00 per Item
Check Printing Charges .....	Prices Vary
Gift Card Fee.....	\$3.00 per Card
Official Check (1 FREE per day) .....	\$1.00 per Check After
Original Check Draft Within 45 days of posting .....	\$20.00 per Item
Stop Payments Debit, ACH, Personal Check.....	\$35.00 per Item
Stop Payment Official Check .....	\$20.00 per Item

### Share Certificates

Early Withdrawal Penalty 12 / 6 Month Term.....	30 Days Interest
Early Withdrawal Penalty Greater than 12 Month Term....	90 Days Interest

### ATM/Debit Card Fees

ATM Transactions Fee w/ Banner Debit/ATM Card Banner Owned ATMS .....	<b>FREE</b>
ATM Transactions Fee w/ Banner Debit/ATM Card Foreign (non BFCU) ATMS.....	<b>FREE</b>
ATM/Debit Card Replacement Fee (Normal).....	\$5.00 per Card
ATM/Debit Card Replacement Fee (Excessive 2+ in 6 months).....	\$10.00 per Card
ATM/Debit Card (only) Replacement Fee (RUSH).....	\$60.00 per Card
PIN Replacement Fee .....	\$3.00 per PIN

### Online Banking Services Fees

A2A Transfer -Virtual Branch (INCOMING) .....	\$1.00 per Transfer
AA Transfer- Virtual Branch (OUTGOING) .....	\$2.00 per Transfer
Zashpay-Bill Pay .....	\$.50 per Outgoing Transfer
Overnight Bill Payment Fee .....	\$25.00 per Item

### Non-Member Fees

Notary Fee .....	\$2.00 per Page
Check Cashing (Banner Payroll Only) .....	\$6.00 per Check

### Miscellaneous Fees

Account Closure (Within the first 90 days) .....	\$10.00 per Account
Research/Balancing Assistance.....	\$20.00 per Hour
Address Change Fee .....	\$3.00 per Acct/ Occurrence
Notary/ Medallion Signature Fee .....	<b>FREE</b>
Printed History Greater than 15 Days.....	\$2.00 per Month
Monthly Statement Mailing Fee .....	\$1.00 per Statement
Monthly Statement Reprint Fee.....	\$3.00 per Month
Wire Trans. (Dom. Outgoing) .....	\$18.00 per Wire
Wire Trans. (Intern. Outgoing) .....	\$35.00 per Wire
Title Replacement Fee.....	\$15.00 per Title
Electronic Lien Fee.....	\$15.00 per Lien