

ATM SERVICE FEES

Initial Card	Free
NSF/Overdrawn ATM Withdrawal	\$34.00
Replacement Card	\$10.00
ATM deposits without envelope	\$20.00

Savings Account Only

6 ATM Withdrawals Free per month. \$1.00 per item thereafter**
(excluding deposits)

OTHER FEES

Skip-A-Pay fee (per loan)	\$20.00
Paper statement fee	\$ 1.00

SAVINGS SERVICES

Certified Checks/Official Checks-Members	\$ 5.00
Certified Checks/Official Checks-Non-Members	\$10.00
Money Orders	\$ 2.00
Visa Gift Cards	\$ 3.00
Cash or Deposit Non-Member item	\$10.00
Return Deposit Item from Shared Branch	\$34.00
Return Deposit Item (2 party)	\$15.00
Return Deposit Item (1 party)	\$34.00
Judicial Attachment (Garnishment)	\$34.00
Notary Public	Free
Balancing Assist./Research Acct. (hourly-min 1hr)	\$15.00
Document Copy	\$4.00
Wire Transfer Out Fee	\$20.00
Wire Transfer In Fee	\$10.00
Dormant Account	\$7.00 per mo./\$21.00 per quarter
USPS Return Mail Fee	up to \$10.00 maximum ea.
Reopen Account	\$10.00
Early Close Penalty***	\$5.00
Check Cashing fee shares only <\$100	\$3.00 ea.
Shared Branch excessive mo. withdrawals \$3.00 per aft 5	

SHARE DRAFT SERVICES

Bill Pay	Free
NSF DRAFT, NSF ACH item, or NSF Bill Pay	\$34.00
Courtesy Pay fee (if applicable)	\$34.00
Stop Payment if Item Would Not Cause NSF	\$15.00
Stop Payment if Item Would Cause NSF	\$34.00
Copies of Drafts	\$4.00
Starter/Temporary Checks	\$3.00

Members can view/print drafts for free for 90 days after they clear using home branch or mobile app

Overdraft Transfer (per item)	\$5.00
Negative Balance Fee	up to \$34.00 per day
Money Market Checking	Up to 6 withdrawals per month.
Of which three may be made by check. After 6 transactions \$2.00 per transaction fee with a minimum fee of \$10.00.	

All Sharedraft Accounts

Free ATM Withdrawals

You may use your Beacon CCU ATM card or Mastercard Debit Card in ATMs that belong in the Alliance One Network, MoneyPass Network, or US Bank ATMs without obtaining a surcharge when you withdrawal funds at their ATM terminal. Fifth Third ATM's will incur a \$.50 per use fee.

Other Non-Beacon CCU owned ATMs may charge a surcharge fee for an ATM withdrawal at their terminal.

MasterCard DEBIT CARD SERVICES

Initial Card	Free
NSF/Overdrawn Transaction (per item)	\$34.00
Overdraft Transfer (per item)	\$5.00
Sales Draft Copy (per item)	\$4.00
Replacement Card	\$10.00

Stop payment of Mastercard™ transactions are prohibited.

****Monthly Fees, if applicable, will be charged on the last business day of the month**

***Early close penalty for new accounts closed within 30 days.