

# Consumer Account Fee Schedule

Effective 10/26/2023

## Savings

Savings overdraft.....	\$1 per transfer
Inactive account.....	\$5 per month
Stop payment ACH.....	\$10
Insufficient Funds – ACH debit.....	\$28
Debit origination return fee.....	\$25

If we reject a check or ACH payment, and it is presented for payment again, you may be assessed another fee as disclosed in the fee schedule, each time the payment is presented.

## IRAs

Direct transfer of an IRA to another institution (except for BMW).....	\$25
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## Checking

Cost of checks	
Select styles.....	Free
Other than select styles.....	Varies
Check copies (each).....	\$2
Stop payment (check or ACH).....	\$10
Check copies (range).....	\$15
Debit origination return fee.....	\$28
Insufficient funds, courtesy pay (Basic & Plus)	
(No funds available each check, ACH or Debit)	
Transactions of \$10 or less.....	\$10
Transactions of \$10.01 - \$20.....	\$20
Transactions of \$20.01 and up.....	\$28
Insufficient funds, non-courtesy pay accounts	
Each check or ACH debit.....	\$28

If we reject a check or ACH payment, and it is presented for payment again, you may be assessed another fee as disclosed in the fee schedule, each time the payment is presented.

## Debit Cards

Young Adult debit card fees	
ATM surcharges.....	Free up to \$5
International service assessments.....	Free
CAP COM Premier	
ATM surcharges.....	Free up to \$5
International service assessments.....	Free
Standard debit card fees	
ATM foreign transaction fee.....	Free
International service assessments.....	1% of transaction
Replacement of VISA® debit card.....	\$5
ATM deposit correction.....	\$7.50
Overnight mailing fee of a card.....	\$25

## Loans and Credit Cards

Debit origination payment return fee.....	Up to \$28
Subordination agreement.....	\$250
Credit card overnight mailing fee.....	\$20
International service assessment.....	Free
Replacement of VISA® credit card.....	\$5

## Online Services

Check images.....	Free
Bill Pay.....	Free
Funds transfer *	
Outgoing Only - standard.....	\$3
Outgoing Only - next day.....	\$4
Bill Pay stop payment.....	\$30
Bill Pay insufficient funds.....	\$30

\*Funds Transfer is a payment service that allows you to transfer money from your CAP COM account using the Automated Clearing House (ACH) network. A fee applies when you use Funds Transfer to initiate an outgoing transfer to another party. To avoid paying the CAP COM fee, you could have the payee initiate a debit (withdrawal) from your CAP COM account. However, the payee may charge a fee for doing this.

## Other Fees

Notary	
Members and Non-members.....	Free
Wire transfer (domestic)	
Incoming.....	Free
Outgoing.....	\$22.50
Wire transfer (international)	
Incoming.....	\$10
Outgoing.....	\$35
Money orders.....	\$2
Teller checks (after 2 free per day).....	Free
Statement copies (per statement).....	\$2
Stop payment credit union check.....	\$10
Below par value .....	Up to \$1

## Research and Legal

Account reconciliation and research (billed in ¼ hour increments).....	\$15 per hour (min \$10)
Escheat fee (accounts legally deemed abandoned property).....	\$100
Processing information for subpoenas or other legal processing	
Up to 4 hours.....	\$50
After 4 hours.....	\$25 per hour



Federally insured by NCUA.  
Fees are subject to change.

## **Merger Notice**

As of August 1, 2022, Capital Communications FCU (CAP COM) and State Employees FCU (SEFCU) officially merged to become one new credit union, **Broadview Federal Credit Union**. "CAP COM," "Capital Communications Federal Credit Union," "SEFCU," and "State Employees Federal Credit Union" are now considered our "Legacy Names."

While we update everything to reflect Broadview Federal Credit Union, we will temporarily operate in some instances under our Legacy Names and you may see "CAP COM, a division of Broadview Federal Credit Union" and "SEFCU, a division of Broadview Federal Credit Union."

No matter what name you see on signage, in documents, etc., we have officially become one legal entity, and are now Broadview Federal Credit Union.

**As a member, you will see certain documents labeled with the Legacy Names however, you are doing business with one credit union, Broadview Federal Credit Union.**

For example, you shall consider any reference to "SEFCU" or "CAP COM" in your account opening documents, deposit requests, or existing loan documents to be replaced with "Broadview FCU" wherever it appears therein. Similarly, applications for new deposit accounts or consumer loans may reference the Legacy Names CAP COM or SEFCU, but your obligation is with Broadview Federal Credit Union.

With regard to deposit insurance, if you have funds on deposit at both CAP COM and SEFCU, as of February 1, 2023, those deposits shall be combined to determine your maximum deposit insurance coverage.

**THIS NOTICE PROVIDES IMPORTANT INFORMATION REGARDING THE CAP COM FCU/SEFCU MERGER. PLEASE RETAIN THIS NOTICE WITH YOUR DOCUMENTS**