## Bayer Credit Union Fee Schedule Effective February 1, 2021

Transaction limitations--share and share draft accounts--Automatic transfer of funds in excess of three per month...... \$3.00 each

The following fees may apply to your credit union account(s):

| Membership entrance fee          | \$1.00  |
|----------------------------------|---------|
| Check ordersvaries with style    |         |
| Cashier's check                  | \$4.00  |
| Visa gift cards                  | \$4.00  |
| Money orders                     | \$2.00  |
| Check payable to 2nd party       | \$2.00  |
| Manual posting of check or ACH   | \$4.00  |
| Check copy                       | \$3.00  |
| Corporate check copy             | \$5.00  |
| Collection fee for returned      |         |
| deposited check                  | \$35.00 |
| Transfer to cover preauthorized  |         |
| withdrawals                      | \$3.00  |
| Returned mail(per Quarter)       | \$5.00  |
| Early Christmas Club withdrawal  | \$5.00  |
| Non-Sufficient funds item (each) | \$30.00 |
| Inactive Account (per Quarter)   | \$5.00  |
| Collection item                  | \$25.00 |
| Account closed within 90 days    | \$10.00 |
| Closure of IRA Account           | \$25.00 |
| Account research (per hour)      | \$25.00 |
| Cashing of member check for      |         |
| non-member                       | \$10.00 |
| Stop payments:                   |         |
| Single Item                      | \$20.00 |
| Block of Checks                  | \$25.00 |
| Corporate Check Stop Pay         | \$20.00 |
| ACH return as unauthorized       | \$5.00  |
| Outgoing wire transfers          |         |
| domestic                         | \$25.00 |
| international                    | \$50.00 |
| Garnishments/IRS Levy charge     | \$50.00 |
|                                  |         |