BrightBridge Credit Union

Fee Schedule as of February 15, 2024

Item	Fee
Premium Savings: Excess Withdrawal	$5.00
Business Premium Checking: Monthly Maintenance Fee	$8.00/month
Business Interest Bearing Checking: Monthly Maintenance Fee	$5.00/month
Business Checking 300: Charge per item (After 300)	$0.25/item
High Yield Money Market: If balance falls below $2,500	$5.00/month
ATM/Debit Card Replacement	$10.00/card
Attachment/Levy	$100.00
Non-Sufficient Funds (NSF)*	$28.00/item
- Under 19/65 and Older	$5.00/item
Return Deposit Item	$5.00
Escheatment	$75.00
Lost Passbook	$15.00
Official Check	$5.00
Money Order	$3.00
Stop payments	$25.00/each
Phone Payments	Varies by transaction type and amount
Paper Statement Fee	$2.00 per mail statement
- Under 19/65 and Older	Waived
Overdraft Transfer Fee	$5.00/day
Research (1 hour minimum)	$20.00/hour
Inactive Account+	$5.00/month
Check reorders	Fee amount may vary based on the type of check
Wire Transfer - Domestic Outgoing	$25.00
Wire Transfer - International Outgoing	$50.00
Wire Transfer - Incoming	$10.00

Foreign Check Deposits - Items drawn on foreign financial institutions that you present to us for deposit will be sent for collection. The funds will not be credited to your account until we receive the collected funds. This may take four to eight weeks. You are responsible for all fees and charges that we incur during the collection process. The amount of these fees and charges vary.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means; share draft, in-person withdrawal, ACH withdrawal or other electronic means.

*A Non-Sufficient Funds Fee (NSF) will be charged per item for an overdraft created by a check or share draft, in-person or ATM withdrawal, ACH debit, POS purchase, or other electronic means, whether the item is returned or paid. Multiple NSF fees could be charged on the same item if the merchant presents the item multiple times.

Inactive Account

+An account is considered inactive if for 12 months or more no withdrawal or deposits, other than credited dividends, have been made to the account and we have received no communication from you about the account. The fee for an inactive account is $5.00 per month (certain exclusions apply). The Inactive Account Fee is waived for members under the age of 19, and ages 65 and older.

Early Closings Penalties for Certificates (including IRAs)

91 Days or less	Equal to all dividends earned
More than 91 days but less than 1 year	Up to 90 days of dividends earned
1 year or more	Up to 180 days of dividends earned