



Fee Schedule For Following Accounts

Effective January 1, 2023

Savings Accounts: Membership Savings; Additional Savings; Holiday Savings; Vacation Savings; Prosper Savings; Escrow Savings; Business Savings

Checking Accounts: Free Checking; Select Checking; Optimum Checking; Business Checking; Business Interest Checking

Money Market Savings Accounts: Money Market Savings; Success Money Market Savings; Individual Retirement Accounts

Checking Accounts

Select Checking with Interest	\$5.00 per month if average daily balance falls below \$1,000 minimum
Optimum Checking	\$10.00 per month if average daily balance falls below \$10,000 minimum
Business Interest Checking	\$5.00 per month if average daily balance falls below \$1,000 minimum

Fees you could be charged

Money Market, Success Money Market, Prosper Savings (also see misc. fees)

Excessive withdrawal fee	\$10.00 each if over 6 total per month
If fall below minimum during month	\$10.00 fee (\$2,500 for MMA; \$10,000 for Prosper Savings; \$50,000 for Success MMA)

Miscellaneous

Dormant Account (if no activity for 12 months)	\$10.00 each month
Mailed Paper Statement	\$5.00 each month (eStatements are free)
ACH Origination Return Fee	\$34.95
No-Bounce Overdraft Fee	\$14.95 for 1 st one each month; each thereafter \$34.95 (max. 3/day; not charged if overdrawn less than \$5) (applies to overdrafts created by check, ATM withdrawal or other electronic means)
Non-Sufficient Funds Fee	\$34.95
Online Bill Pay Expedited Payment By Electronic Vendor	\$5.00
Online Bill Pay Expedited Payment By Check Vendor	\$25.00
Year-end CD of Bills & Payments	\$25.00
Research Services/Checkbook Balancing	\$20.00/hour
Fax/Copy	\$1.00 per page
Coin Processing Fee	6% of the total transaction amount will be given to a local charity
Returned Presented Checks	\$15.00
Holiday Savings Account Early Withdrawal Fee	\$5.00
Savings Account Early Closure Fee	\$15.00 (if closed within 180 days of opening date)
Account Re-Open Fee	\$15.00 (if within one year of closing)
Stop Payment Fee (incl. Cashier's Checks)	\$30.00
Bad Address	\$5.00 per mail item returned
Verification of Deposit Request	\$5.00
Tax Levy/Garnishments/Subpoenas	\$50.00
Escheat Fee	\$100.00
Wire Transfer Outgoing (Domestic)	\$25.00
Wire Transfer Outgoing (International)	\$40.00
Wire Transfer Incoming (International)	\$12.00
IRA Rollover Outbound	\$30.00 (from Savings Account)
IRA Administration Fee (annual; one fee per member)	\$10.00 (from Savings Account)
IRA Early Withdrawal (if before age 59 ½)	\$20.00

ATM/Debit Card Fees

Replacement/Additional Card	\$5.00
PIN Reorder	\$3.00
Plastic Card Rush Deliver Fee	\$20.00
MasterCard Debit Card Foreign Country Transaction Fees	
Currency Conversion	.2%
Issuer Cross-Border Assessment	.6%

Safe Deposit Boxes (all sizes not available at all branches)

3" x 5"	\$40.00	5" x 10"	\$80.00
3" x 10"	\$60.00	10" x 10"	\$100.00
6" x 5"	\$60.00		

Business Accounts

Business Checking Non-Bloom ATM Transactions	\$1.95/each (incl. withdrawals, transfers, inquiries, denials. Fees may be charged by owners of Non-Bloom ATMs).
Check Copies	\$3.00 (free via Online Banking)
Automatic Overdraft Transfers	\$5.00 (must be set up; to cover check, ATM and debit card withdrawals)
Cashier's Checks	\$5.99
Money Orders	\$2.00
Teller-Assisted Phone Transfers	\$5.00 (free through Online Banking, Bloom App or using bank-by-phone service)
Account History/Add'l Statement Copies	\$5.00

The Fee Schedule sets forth the conditions, fees and charges applicable to your Bloom Credit Union accounts. For other fees you may be charged, please see Bloom Credit Union's Member Rewards brochure. Fees are subject to change without notice or as otherwise provided by law.