

Free Services

Online Home Banking	Free
Mobile Banking App	Free
Mobile Deposits	Free
eStatements	Free
Bill Pay	Free
Checking Accounts	Free
Direct Deposit	Free
Notary Services (Members Only)	Free
Text Alerts	Free
First 10 Domestic ATM Trans Per Month	Free

Account and Overdraft Fees

NSF / Returned Item Fee (Check, ACH, EFT)	\$30.00
Returned Deposited Item Fee	\$30.00
ACH Stop Payment	\$30.00
Check Stop Payment	\$30.00
Protest Check	\$25.00
Christmas Club Early Withdrawal	\$10.00
Statement Copy (Per Statement)	\$3.00
Early Account Closure (Within 180 Days)	\$25.00
Abandoned Property / Escheatment Fee	\$25.00
Account Research / Reconciliation (Per Hour)	\$20.00
Debit or Credit Card Replacement	\$10.00
Debit or Credit Card Rush Delivery	\$45.00
Dormant Account Fee (After 12 Months)	\$5.00/ Mo

Overdraft and Courtesy Pay Fees

Overdraft Fee (Per Item)	\$25.00
Courtesy Pay (Per Item)	\$25.00
Maximum of 2 Fees Assessed Per Day	
No Fee If Under \$10.00	

General Service Fees

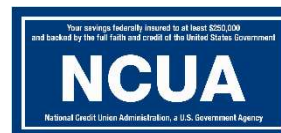
Official Check (1 per day)	Free
Additional Official Check	\$3.00
Check Copy	\$3.00
Standard Checks (First Box) New Accounts	Free
Personal Checks	Varies
Non-member Check Cashing (Per Check)	\$10.00
Incoming Domestic Wire	\$15.00
Outgoing Domestic Wire	\$30.00
Legal Processing/ Levy / Restraining Notice	\$100.00
Returned Mail / Bad Address	\$10.00

Loan Fees

Skip-a-pay	\$30.00
Loan Modification (Consumer)	\$50.00
Loan Modification (Real Estate)	\$100.00
Subordination Fee	\$100.00
Duplicate Lien Release	\$15.00
Duplicate Satisfaction of Mortgage	\$15.00
Loan Late Fee	See Loan Contract

Certificate Fees

Early Withdrawal Penalty	60 Days of Dividends
--------------------------	----------------------



Fees are subject to change. Buffalo Conrail Federal Credit Union reserves the right to impose fees and charges in accordance with applicable laws, regulations, account agreements, loan agreements, and other disclosures provided to members. Additional fees may apply for special services, expedited processing, third-party charges, legal actions, recording fees, attorney fees, or other services not specifically listed on this Fee Schedule.