

# BUILDING TRADES FEDERAL CREDIT UNION

12080 73RD AVE N  
MAPLE GROVE, MN 55369-5260  
800-496-2460

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## FEE SCHEDULE

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### Checking & Savings Account Fees

Check Copies	\$5.00 each, Free Online
Check Printing	Varies
Checks Deposited (Non-US)	Not Available
Dormant Account	\$5.00 per quarter if membership is inactive for 15 months and savings balance is less than \$300
eStatement	Free
IRA Annual Fee	\$25.00
IRA External Transfer	\$50.00 per request
Non-Sufficient Funds (NSF) Paid Item	\$35.00 per item
Non-Sufficient Funds (NSF) (Created by check or other electronic means)	\$35.00 per item
Paper Statement	\$2.00 per statement, Free Online
Reg D Fee (Excessive transactions on Labor Saver and Secondary Savings)	\$5.00 per month, Effective 01/2019 - \$20.00 per month
Reg D Fee (Excessive transactions on Advantage Savings)	\$20.00 per item
Return Deposited Item	\$35.00 per item
Starter Checks	\$3.00 per page, Waived for New Accounts
Statement Copy	\$5.00, Free Online
Statement Returned Undeliverable	\$15.00 per statement
Stop Payment	\$35.00 per order

### Online & Mobile Banking Fees

Account-to-Account (A2A) Transfers	Free
Mobile Deposit	Free

Bill Pay	Free
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### ATM & Debit Card Fees

ATM Deposits	Not Available
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ATM Withdrawals	5 free per month per member account, \$2.00 each additional withdrawal
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Debit Card Replacement	\$10.00
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Rush Debit Card	\$45.00
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### Loan Fees

Duplicate Lien Release	\$30.00
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Duplicate Mortgage Satisfaction	\$100.00
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Loan Payment by ACH	\$2.00 each
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Loan Payment Coupons (Optional)	\$7.50 per loan per year, Free Online
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Payment Relief (Skip-A-Payment)	\$40.00
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Real Estate Subordination	\$200.00
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Subsequent Event - Consumer Loan	\$50.00
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Subsequent Event - Real Estate Loan	\$100.00
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### Other Services

Account Collections	\$50.00
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Account Research/Reconciliation	\$30.00 per hour, 1 hour minimum
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Coin Counting Machine	Free
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Escheatment	\$75.00
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Incomplete or Missing Membership Application	\$30.00
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Levies & Garnishments	\$50.00
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Money Order	\$2.50 per order
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Non-Member Service Fee (Check Cashing & Credit Card Advances)	2% of total amount
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Notary Services	Free
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Reopen Previously Closed Account/Membership (within 3 months)	\$25.00
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Wire Transfers Domestic - Incoming	Free
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Wire Transfers Domestic - Outgoing	\$25.00
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Wire Transfers International - Incoming	Free
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Wire Transfers International - Outgoing	Not Available
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Withdrawals by Official Check Payable to Others	\$5.00 each
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