



**SCHEDULE OF FEES
AND CHARGES**

Share Account Fees:	
Par Value of one Share Minimum amount to open Acct.	\$25.00
Membership joining Fee	\$5.00
Early Closure Fee	\$10.00 if Acct. is closed within 6 months
Re-Open Account Fee	\$10.00
Excessive Withdrawal Fee	\$2.00 per transaction (after 6 free per month)
Club Account Withdrawal	\$2.00 per withdrawal (limit of 2 per year)
Inactive Account Fee	\$5.00/Mo. once balance falls below \$25.00
Dormant Fee	\$5.00/Qtr. if balance falls below \$200.00
Wire Transfer Fee (outgoing)	\$20.00 per item
Share Draft Account Fees:	
<u>Simply Free Checking</u>	<ul style="list-style-type: none"> • \$5.00 Monthly Service Charge, Fee Waived If: <ul style="list-style-type: none"> ○ Direct Deposit into Simply Free Checking ○ Enrolled in eStatements ○ 19 years and under ○ 55 years and above
<u>Deluxe Checking</u>	<ul style="list-style-type: none"> • \$6.00 Monthly Service Charge, Fee Waived If: <ul style="list-style-type: none"> ○ Direct Deposit into Deluxe Checking ○ Enrolled in eStatements ○ Minimum of 15 Debit Card Transactions posted/mo.
<u>Premier Checking</u>	<ul style="list-style-type: none"> • \$8.00 Monthly Service Charge, Fee Waived if: <ul style="list-style-type: none"> ○ Direct Deposit into Premier Checking ○ Enrolled in eStatements ○ Minimum of 20 Debit Card Transactions posted/mo.
<u>Second Chance Checking</u>	<ul style="list-style-type: none"> • \$10.00 Monthly Service Charge
<u>Small Bayou Business Checking</u>	<ul style="list-style-type: none"> • \$15.00 Monthly Service Charge, Fee Waived If: <ul style="list-style-type: none"> ○ ADB remains above \$300.00 • 1st 150 items free <ul style="list-style-type: none"> ○ \$.25/item thereafter • \$12.00/Mo. Non-Activity Fee if there is no activity in this

The fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

	<p>account for the month</p> <ul style="list-style-type: none"> • Excessive Transactions: <ul style="list-style-type: none"> ○ \$2,500.00 Cash deposited each month <ul style="list-style-type: none"> ▪ \$.002/\$1.00 thereafter ○ 25 rolls of coins deposited each month <ul style="list-style-type: none"> ▪ \$.10/roll thereafter ○ 3% of the amount of UNROLLED coins deposited ○ \$1,500.00 Cash out available per month <ul style="list-style-type: none"> ▪ \$.002/\$1.00 thereafter ○ 5 rolls of coins available per month <ul style="list-style-type: none"> ▪ \$.10/roll thereafter
Big Bayou Business Checking	<ul style="list-style-type: none"> • \$20.00 Monthly Service Charge, Fee Waived If: <ul style="list-style-type: none"> ○ ADB remains above \$5,000.00 • 1st 300 items free <ul style="list-style-type: none"> ○ \$.30/item thereafter • \$18.00/Mo. Non-Activity Fee if there is no activity in this account for the month • Excessive Transactions: <ul style="list-style-type: none"> ○ \$5,000.00 Cash deposited each month <ul style="list-style-type: none"> ▪ \$.002/\$1.00 thereafter ○ 50 rolls of coins deposited each month <ul style="list-style-type: none"> ▪ \$.10/roll thereafter ○ 3% of the amount of UNROLLED coins deposited ○ \$3,000.00 Cash out available per month <ul style="list-style-type: none"> ▪ \$.002/\$1.00 thereafter ○ 10 rolls of coins available per month <ul style="list-style-type: none"> ▪ \$.10/roll thereafter
NSF Fees:	
<p>ACH, Debit Card or Checks:</p> <p>Any item which tries to clear your account and funds are not available, we charge per item whether items are</p> <ul style="list-style-type: none"> • PAID or • RETURNED 	\$28.00 Per Item
Share Draft Fees:	
Stop Payment Fee	\$28.00
Copy of Draft	\$2.00 Per Draft
Member or Non-Member Official Check	\$5.00 per Check

The fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Courtesy Pay	
A Service that allows us to PAY an item presented for payment from your checking acct. even if it causes the account to become overdrawn. This may include checks, ACH, in-person withdrawals, ATM withdrawals, debit card and Bill Pay transactions.	Effective 10/1/2021: <ul style="list-style-type: none"> \$28.00 – Each Item
Overdraft Transfer	\$5.00 Per Transfer
Deposited Item Returned	\$28.00 Per Item
Debit Card Related Fees:	
Replacement Debit Card	<ul style="list-style-type: none"> \$20.00 per Card (after 1st Free w/Bayou CFCU LOGO) <ul style="list-style-type: none"> \$10.00 for custom background
Debit Card / ATM PIN Usage Fee	\$2.00 per Transaction after 6 th free withdrawal
VISA Credit Card Related Fees:	
Credit Card Application Fee	\$10.00
Cash Advance Fee	\$2.00 - \$5.00
Balance Transfer Fee	\$6.00
Late Payment Fee	\$25.00
Replacement Card Fee	\$10.00
Over the Limit Fee	\$20.00
Returned Payment Fee	\$28.00
Statement Check Fee	\$6.00
Card Rush Fee (3-4 Days)	\$15.00
Card Recovery Fee	\$75.00
Document Copy Fee	\$15.00
VISA Gift Cards (Non-reloadable)	
Member	\$2.50 per Card
Non-Member	\$5.00 per Card

The fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

VISA Everyday Spend (Reloadable)

New Card	\$5.00 per Card
Monthly Fee	\$1.75 per Active Card
Inactive Fee	\$3.00/Month – billing begins in 4 th month
Denied Transaction Fee	\$.52 per denial
ATM Withdrawal Fee	\$1.50 per withdrawal
Lost/Stolen Replacement Card	\$5.00 per card
Reissued Replacement Card Fee	\$3.50 per card
Negative Balance Fee	\$.50
Cash Out Fee	\$15.00 per item
VRU Calls	1 st Four/Mo. Free, \$.50/call thereafter
Live Customer Service Call	1 st two free, \$5.00/call thereafter
Card Reload Fee	\$.50 per reload

Other Service Fees:

Loan Application Fee (Non-Real Estate)	\$5.00
Late Payment Fee (Loan)	\$15.00
Loan Processing Fee (non-auto)	\$20.00
Automobile Loan Processing Fee	\$28.00
Real Estate Loan Application Fee	1% Origination Fee
Real Estate Loan Closing Fee	\$850.00
Account Reconciliation Fee	\$15.00/Hr.
Fax Service	\$2.00 per Fax
Money Orders	\$.99 per item (\$1,000.00 max. limit)
Address Update Fee	\$5.00 per returned item
Statement Copy Fee	\$5.00 per Statement
Photocopy	\$1.00 per Copy
Escheat Fee	20% of Account Balance
Non-Member Cashier's Check	\$5.00 per Check

The fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.