



SCHEDULE OF FEES AND CHARGES



Share Account Fees

Par Value of One Share	\$25.00
Membership Joining Fee	\$1.00
Excessive Withdrawal Fee	1 st Four/month free, \$5.00 each w/d thereafter
Early Closure	\$10.00 per closure if closed within 6 months
Re-Open Account Fee	\$10.00 per re-opening
Club Withdrawal	\$2.00 per item (limit of 2 per year)
Inactive Account Fee	\$5.00/month if balance falls below \$25.00
Dormant Fee	\$5.00/Qtr. if balance is below \$200.00
Wire Transfer	\$20.00 per item

Share Draft Account Fees **PERSONAL CHECKING PRODUCTS:**

Simply Free Checking	\$5.00 monthly service charge – Fee waived if: *Direct Deposit is set up
Deluxe Checking	\$6.00 monthly service charge – Fee waived if: *Balance remains above \$2,500.00 *Direct deposit is set up *MasterCard Debit Card is used as a transaction minimally 10 times per month \$8.00/mo. Non-Activity charged
Premier Checking	\$8.00 monthly service charge – Fee waived if: *Balance remains above \$2,500.00 *Direct deposit is set up *MasterCard Debit Card is used as a transaction minimally 10 times per month \$12.00/mo. Non-Activity charged
Second Chance Checking	\$10.00 monthly service charge

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.

BUSINESS CHECKING PRODUCTS:

Small Bayou Business Checking \$15.00 monthly service charge – Fee waived if:

*Balance remains above \$300.00

1st 150 items free

\$.25/item thereafter

Non-Activity Fee of \$12.00/month

Excessive Transaction Fee

Cash Deposited per Month

\$2,500.00

\$.002/\$1.00 thereafter

Coin Deposited (Rolled) per Month

25 rolls

\$.10/roll thereafter

Coin Deposited (Unrolled) per Month

3%

Cash Available per Month

\$1,500.00

\$.002/\$1.00 thereafter

Coin Available per Month

5 rolls

\$.10 /roll thereafter

Big Bayou Business Checking

\$20.00 monthly service charge – Fee waived if:

*Balance remains above \$5,000.00

1st 300 items free

\$.30/item thereafter

Non-Activity Fee of \$12.00/month

Excessive Transaction Fee

Cash Deposited per Month

\$5,000.00

\$.002/\$1.00 thereafter

Coin Deposited (Rolled) per Month

50 rolls

\$.10/roll thereafter

Coin Deposited (Unrolled) per Month

3%

Cash Available per Month

\$3,000.00

\$.002/\$1.00 thereafter

Coin Available per Month

10 rolls

\$.10 /roll thereafter

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Paid Overdraft	\$28.00 per item
Returned Overdraft	\$28.00 per item
Stop Payment Fee	\$28.00 per item
Copy of Draft	\$2.00 per draft
Certified Check	\$3.00 per item
Courtesy Pay	\$28.00 per item
Overdraft Transfer	\$5.00 per item
Deposited Item Returned	\$28.00 per item

Debit Card Related Fees

Debit Card Order Fee	\$10.00 per card
Debit Card NSF	\$28.00 per item
Replacement Card	\$10.00 per card

VISA Gift Card

New Card Purchase	\$2.50 per item
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VISA Everyday Spend

New Card	\$5.00 per item
Monthly Fee	\$1.75 per active card
Inactive Fee	\$3.00, begins in 4 th month
Denied Transaction Fee	\$.50 per denial
ATM Withdrawal Fee	\$1.50 per withdrawal
Lost/Stolen Replacement Card Fee	\$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/month free, \$.50 per call thereafter
Live Customer Service Call	1 st two free, \$5.00
Card Reload Fee	\$.50 per reload

Other Service Fees

Loan Application Fee	\$5.00
Loan Processing Fee	\$28.00
Real Estate Loan App. Fee	\$20.00
Credit Card App. Fee	\$10.00
Real Estate Loan Closing Fee	\$800.00
Account Reconciliation	\$15.00/hour
ACH Return Item	\$28.00 per item
ACH Debit Return	\$28.00 per item
Fax Service	\$2.00 per fax
Inactive Account Fee	\$5.00 per month (Acct. Bal. \$25.00 or less)
Dormant Account Fee	\$5.00 per Quarter (Acct. Bal. \$200.00 or less)
Money Orders	\$1.50 per item
Address Update	\$5.00 per returned item
Statement Copy	\$5.00 per copy
Photocopy	\$1.00 per copy

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