

For questions or inquiries, contact:



651.215.3500
888.347.7473
blazecu.com

PERSONAL FEE SCHEDULE

FEES. Fees are subject to change. Contact us for the most current information regarding fees.

Deposit Accounts

| | |
|--|---|
| Check Clearing | FREE |
| Personalized Checks | Prices Vary |
| Blaze Custom Checks for PLC Members, Dividend Checking and 55 Plus (limit one box per order) | FREE |
| Account Research Fee | \$24 per hour |
| Stop Payment Fee | \$28 per request |
| Benefits Plus® Checking Fee (after first 90 days free) | \$4.95 per month |
| Builder Account Fee | \$5 Fee is waived each month a deposit of \$25 or more is made to a Certificate Builder under the same name |

Road of Life Money Market Account

| | |
|--|-----------|
| Excessive Withdrawal Fee (more than 3 withdrawals per month) | \$10 each |
|--|-----------|

Budget Savings

| | |
|--|-------------|
| Withdrawals Per Calendar Quarter | 1 Free |
| Additional Withdrawals during that Quarter | \$7.50 each |

Monthly Minimum Balance Fee

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| Dividend Checking/55 Plus (if falls below \$2,000 minimum daily balance) | \$20 |
| Money Market Account (if below \$2,500 minimum daily balance) | \$10 |

WINcentive® Savings Account

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|--|------|
| First Withdrawal Fee (during any 12 month period) | \$10 |
| Second Withdrawal Fee (during any 12 month period) | \$25 |
| (During the anniversary month of account opening, member may withdraw funds with no fee. Third withdrawal request will result in account closure. See WINcentive Savings Agreement for complete details) | |

Free Convenience Services

| | | |
|---------------------------------------|-----------------------------|-------------------------------------|
| Digital & Mobile Banking ³ | Mobile Deposit ³ | Institution-to-Institution Transfer |
| Bill Pay | Text Banking ³ | |
| eDocuments | Zelle® ⁶ | |

ATM and Debit Cards

| | |
|--|--------------------------------------|
| ATM Deposits | FREE |
| Blaze ATM Fee (withdrawals, transfer and balance inquiries) | FREE |
| Non-Blaze ATM Fee (withdrawals, transfer and balance inquiries) | \$2.50 per transaction ¹ |
| Foreign Transaction Fee | 1% of U.S. dollar transaction amount |
| Replace Card Fee | \$10 per card |
| Rush Card Fee - Debit Card | \$25 |
| Rush Card Fee - Credit Card | \$19 |
| ATM Rebate Program | |
| Blaze's ATM Rebate Program for ATM fees is designed to reward members for doing business with us. The amount of your rebate is dependent on your Aggregate Average Daily Balance ² , which is calculated from the last statement cycle. | |
| Aggregate Average Daily Balance \$20,000 and greater | ATM Fee Rebate Up to \$5/month |
| You cannot receive a rebate for more than your actual posted ATM fees. Rebates occur at the end of statement cycle. | |

Money Orders (up to \$1,000) Available at select locations

| | |
|-----------------|----------|
| Money Order Fee | \$2 each |
| PLC Members Fee | \$1 each |

Official Checks Fee (issued by Blaze)

| | |
|--------------------------------|----------|
| Up to \$1,000 | \$5 each |
| PLC Members (up to \$1,000) | \$2 each |
| \$1,000 and over | FREE |
| Shared Branching Guest Members | \$5 each |

Wire Transfer Fee

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|---------------------------------|------|
| Incoming Wire | Free |
| Outgoing Domestic Wire Fee | \$25 |
| Outgoing International Wire Fee | \$60 |

ACH Rejection Fee

\$10 per presentment

NSF (Non-Sufficient Funds/Courtesy Pay)

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|--|----------------------|
| NSF/NSF paid/Courtesy Pay Fee | \$28 per presentment |
| The categories of transactions for which an NSF fee may be imposed are by check, in-person withdrawal, ATM or other electronic means (ie. debit card/ACH). A combined maximum of four fees may be charged per calendar day. Blaze will not charge a fee if the available account balance is overdrawn by less than \$10. | |
| Returned Deposit Item Fee | \$4 per presentment |

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Check Cashing Fee

| | |
|-----------------------------|---|
| Single Service ⁴ | 5% of the check amount or \$5 (whichever is greater) |
|-----------------------------|---|

Other

| | |
|-----------------------------------|--|
| Notary/Signature Guarantee | FREE |
| Coin Counters | Members Free Guest Members 5% service fee |
| Foreign Check Processing Fee | \$20 per check |
| Visa® Gift Card Fee ⁷ | \$3 |
| Returned Mail Fee | \$5 per month after one returned statement |
| Levy/Garnishment Fee | \$100 |
| Inactive Account Fee ⁵ | \$7.50 per month |
| Safe Deposit Box Late Payment Fee | \$5 per month (Assessed 15 days after the due date) |
| Safe Deposit Key Replacement Fee | \$25 |

Share Value

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|------------------------|------|
| Par Value of One Share | \$10 |
|------------------------|------|

¹ Blaze members with a Money Market, Dividend Checking or 55 Plus Checking Account receive two free ATM withdrawals (per account number) per monthly statement cycle at non-proprietary machines.

² Aggregate Average Daily Balance includes all savings and loan balances that are listed under the same member number that the ATM/debit card is attached to. We calculate using the daily balance method. The method applies a daily period rate to the balance in your account each day.

³ Standard data rates apply. Certain restrictions and qualifications apply.

⁴ Single Service accounts have a Share Savings only. Fees are waived if balance is above \$500.

⁵ Inactive Checking Account Fee: Fee assessed on balances below \$250 if inactive greater than 365 days. Fee waived for members under the age of 21.

Inactive Share Account Fee: Fee assessed on balances below \$250 if inactive greater than 730 days & there are no additional savings or loan products under the same member number. The fee is waived for members under the age of 21.

⁶ Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Certain restrictions and qualifications apply.

⁷ • Whole dollars only - no cents

- Maximum of \$1,500 in gift cards sold per member/per day unless otherwise approved
- Gift cards are valid only in the United States
- Minimum of \$25 - Maximum of \$1,000 per card
- Available to members only

This credit union is federally insured by the National Credit Union Administration

