



BrightStar periodically evaluates the market to insure its fees remain competitive. This fee schedule includes changes which will be **effective on July 1, 2009.**

## FEES AND SERVICE CHARGES

### SAVINGS ACCOUNT

**Dormant Account Fee** (under \$500.00).....\$10.00 per month

(For savings accounts with no activity (a withdrawal, deposit, or transfer) for the past 12 months and any other inactive accounts under same account number. Accounts for minors are excluded.)

**Invalid Address Fee**.....\$5.00 per month

**Returned ACH Item**.....\$34.00

#### Returned Deposit Item

(3rd party) .....\$8.00 (charges per FL statute)

(own check).....\$32.00

**Closing Fee** .....\$20.00

plus any bonuses paid at the time of opening

(For accounts that were opened less than 180 days)

**Savings Account Participation Fee** .....\$5.00 per month

(Savings balance under \$100.00 during the month and no other accounts. Accounts for minors and college students are excluded.)

**Regulation D Fee** .....\$5.00 per item

(A per item fee will be charged for more than six (6) "electronic" transactions in one month; these "electronic" transactions include transfers, withdrawals, and third party payments (including telephone and internet transactions.)

### FREE CHECKING ACCOUNT

#### No Maintenance Fee

**Check Imprinting** .....Call for current price

**Photo copy of Paid Check**.....\$5.00 per check

**Online Copy of Paid Check** .....Free

**Returned Checks/ACH** .....\$34.00 per item

(Does not apply to overdraft transfers)

#### Returned Deposit Item

(3rd party) .....\$8.00 (charges per FL statute)

(own check).....\$32.00

**Courtesy Pay of NSF Check/ACH**.....\$34.00 per item

**Starter Kit (8 checks)**.....Free at opening

**Temporary Checks (packet of 8 checks)** .....\$8.00

### ADVANTAGE CHECKING ACCOUNT

**Maintenance Fee**.....\$5.00 per month

(Only if balance falls below \$200.00 anytime during the month)

**Check Imprinting** .....Call for current price

**Photo copy of Paid Check**.....\$5.00 per check

**Online Copy of Paid Check** .....Free

**Overdraft Transfer from Savings, MMA, or SOS Loan**...\$3.00

**Returned Checks/ACH** .....\$34.00 per item

(Does not apply to overdraft transfers)

#### Returned Deposit Item

(3rd party) .....\$8.00 (charges per FL statute)

(own check).....\$32.00

**Courtesy Pay of NSF Check/ACH**.....\$34.00 per item

**Starter Kit (8 checks)**.....Free at opening

**Temporary Checks (packet of 8 checks)** .....\$8.00

### STOP PAYMENT

Checks/ACH .....\$32.00

### SPECIALTY CHECKS

Official Cashier's Checks.....\$5.00

Copy of Official Cashier's Checks .....\$5.00

Traveler's Cheque .....\$2.00 per \$100.00

Money Orders .....\$2.00

### MONEY MARKET ACCOUNT

**Check imprinting** .....Call for current price

**Regulation D Fee** .....\$5.00 per item

(Withdrawals/checks/overdrafts exceeding three (3) per month)

**Starter Kit (8 checks)**.....Free at opening

**Under \$2,500.00 Limit**.....\$10.00 per month plus loss of daily dividends

### INTEREST CHECKING ACCOUNT

A monthly fee of \$10.00 will be charged to your account if balance falls below \$1,000.00.

Check imprinting .....Call for current price

Photocopy of Paid Check.....\$5.00 per check

Online Copy of Paid Check .....Free

Overdraft Transfer from Savings, MMA, or SOS Loan .....\$3.00

Returned Checks/ACH .....\$34.00 per item

(Does not apply to overdraft transfers)

#### Returned Deposit Item

(3rd party) .....\$8.00 (charges per FL statute)

(own check).....\$32.00

**Courtesy Pay of NSF Check/ACH** .....\$34.00 per item

**Starter Kit (8 checks)** .....Free at opening

**Temporary Checks (packet of 8 checks)** .....\$8.00

### FRESH START CHECKING.

#### BUSINESS CHECK AND SOLE PROPRIETORSHIP

#### AND BUSINESS CHECKING NON-PROFIT ACCOUNTS

A \$10.00 monthly fee will be charged to your account.

Check imprinting .....Call for current price

Photocopy of Paid Check.....\$5.00 per check

Online Copy of Paid Check .....Free

Returned Checks/ACH .....\$34.00 per item

(Does not apply to overdraft transfers)

#### Returned Deposit Item

(3rd party) .....\$8.00 (charges per FL statute)

(own check).....\$32.00

**Starter Kit (8 checks)** .....Free at opening

**Temporary Checks (packet of 8 checks)** .....\$8.00

### CREDIT CARD

BrightStar Credit Card .....No annual fee

ATM Cash Advance.....\$1.00

Late Payment Fee .....\$25.00

Returned Payment Fee.....\$25.00

Over Limit Fee .....\$25.00

Card Replacement Fee (lost/stolen) .....\$10.00

Temporary Limit Increase .....\$5.00

### ATM AND VISA CHECK CARD

Courtesy Pay of ATM/Visa Check Card overdraft .....\$34.00

Purchases .....Free

Overdraft Transfer .....\$3.00

Photo Verification.....Direct Cost

ATM Replacement Card .....\$5.00

Visa Check Card Replacement Card.....\$10.00

ATM/Visa Check Card PIN Replacement .....\$2.00

Visa Check Card Sales Draft Copy.....\$3.50

#### ATM Withdrawals, Inquiries, Transfers:

BrightStar CU, Publix Presto! and CU24/CUHere ATMs .....Free

Cirrus and Star network ATMs.....\$2.00

#### ATM Deposits:

BrightStar CU and CU24/CUHere ATMs.....Free

**Note:** ATM owners may have a surcharge. CUHere (which is a sub-network of CU24) and Publix Presto! are surcharge-free for BrightStar CU members. Not all ATMs accept deposits.

### BILLPAY

BILLPAY Online Service .....Free

BILLPAY Returned for Insufficient Funds .....\$34.00 per item

BILLPAY Stop Payment.....\$32.00

BILLPAY Courtesy Pay.....\$34.00

### WIRE TRANSFERS

Incoming Wire Transfers.....\$5.00

Outgoing Wire Transfers.....\$25.00

International Wires .....\$50.00 minimum

### SAFE DEPOSIT BOXES

3 x 5 .....\$30.00

3 x 10 .....\$55.00

5 x 10 .....\$80.00

10 x 10 .....\$130.00

Key deposit fee .....\$10.00

Drilling fee .....\$125.00

Boxes are available at the Davie, Hollywood, Margate, and Pembroke Pines branches. Sizes may vary by location.

### MISCELLANEOUS

Archive Account Research.....\$20.00/hour

Garnishment/Levy/Legal Freeze.....\$50.00

Overnight Mail Charge .....\$30.00

Escheat Processing Fee .....\$25.00

Foreign Check or Collection Item (Restrictions apply).

Final Credit.....\$15.00 plus costs incurred by BrightStar CU

Loan Late Charge.....5% of payment/\$15.00 minimum

(10 days late after due date)

#### Statement Copies

Online .....Free

Printout by Staff.....\$5.00 per page

Visa Gift Card Purchase and Replacement .....\$3.50

(All Visa Gift Card purchases are final sale. Replacement fee is in

addition to \$10.00 processor fee.)

For more info, contact BrightStar Credit Union, P.O. Box 8966, Ft. Lauderdale, FL 33310-8966, Phone 954-486-BSCU (2728), 800-637-BSCU, or online at www.bscu.org.