



Business Schedule of Fees Rev. September, 2023

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.)	
Savings Account Participation Fee	\$5.00 per month
(Savings balance under \$500.00 during the month and no other accounts.)	
Transaction Limitation Fee	\$12.00 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.)	

SPECIALTY CHECKS

Official Cashier's Checks	\$10.00
Copy of Official Cashier's Checks	\$10.00
Teller Exchange Check (non-members)	\$30.00

VISA BUSINESS DEBIT CARD

Photo Verification	Direct Cost
Visa debit card Replacement	\$10.00
Visa debit card PIN Replacement	\$2.00
Visa debit card Sales Draft Copy	\$25.00

ATM Withdrawals, Inquiries, Transfers:

BrightStar CU, Publix Presto!, CULIANCE/CUHere and participating MoneyPass ATMs	Free
All other ATM networks	\$3.00

Note: ATM owners may have a surcharge. CUHere (which is a sub-network of CULIANCE) and Publix Presto! are surcharge-free for BrightStar CU members.

BILLPAY

BILLPAY Online Service	Free
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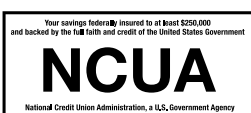
WIRE TRANSFERS

Incoming Domestic or International Wire Transfers	\$15.00
Outgoing Domestic Wire Transfers	\$30.00
Outgoing International Wires	\$50.00 minimum

MISCELLANEOUS

Archive Account Research	\$25.00/hour
Garnishment/Levy/Legal Freeze	\$100.00
Verification of Deposit, Loan or Account Form or Letter	\$25.00 per verification
Overnight Mail Charge	\$35.00
Standard Mail Charge (to the Branch)	\$10.00
Escheat Processing Fee	\$25.00
Foreign Check or Collection Item (Restrictions apply)	
Final Credit	\$15.00 plus costs incurred by BrightStar CU
Statement	
Online or E-Statement	Free
Mailed Statement	\$5.00 per statement
Printout by Staff	\$10.00 per statement
Non Sufficient Funds (NSF) Fee	\$34.00 per presentment
Courtesy Pay Fee	\$34.00
Returned Deposit Item	
(Own Check)	\$32.00
Overdraft Transfer from Business Savings or Business Money Market Account	\$7.00
Check Imprinting	call for current price
Photo Copy of Paid Check	\$5.00 per check
Online Copy of Paid Check	Free

Starter Kit (8 checks)	Free at opening
Temporary Checks (packet of 8 checks)	\$8.00
Notary (per signature)	\$5.00
Stop Payment Fee for Checks/ACH	\$35.00
Invalid Address Fee	\$10.00 per month
Account Closing Fee	\$25.00 plus any bonuses paid at the time of opening
(For accounts that were opened less than 180 days)	
Coin Purchase/Order Fee	
up to \$200	Free
over \$200	1% of amount purchased/ordered
Cash Purchase/Order Fee	
up to \$500	Free
over \$500	1% of amount purchased/ordered
Coin Deposit Fee	
up to \$100	Free
over \$100	1% of amount deposited
Cash Deposit Fee	
up to \$3,000	Free
over \$3,000	\$.12 per \$100 deposited
Night Deposit Disposable Plastic Bag	\$.35/bag
Night Deposit Vinyl Zipper Bag	\$2.50/bag
Night Deposit Canvas Locking Bag with Key	\$25.00/bag with key
"On-us" checks cashed for non-members	\$5.00 per check
Coin Fee	7%
Account Inquiry Fee may apply	\$4.00



Fees are subject to change. We will provide a notice of any change in the Business Schedule of Fees as required by law.