

Consumer Schedule Of Fees

Rev. August, 2020

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 and individuals up to age 23 are excluded from this fee.)

Savings Account Participation Fee.....\$5.00 per month
 (Savings balance under \$500.00 during the month and no other accounts. Accounts for minors and individuals up to age 23 are excluded from this fee.)

Transaction Limitation Fee\$10.00 per item

FREE CHECKING WITH E-STATEMENTS ACCOUNT

No Maintenance Fee (Account must be enrolled in E-Statements to avoid a monthly statement fee.)

ADVANTAGE CHECKING ACCOUNT

Minimum Balance Fee\$5.00 per month
 (Only if balance falls below \$500.00 anytime during the month.)

(Accounts for minors and individuals up to age 23 are excluded from this fee.)

MONEY MARKET ACCOUNT

Minimum Balance Fee\$10.00 per month
 (Only if balance falls below \$2,500.00 anytime during the month.)

(Accounts for minors and individuals up to age 23 are excluded from this fee.)

Transaction Limitation Fee\$10.00 per item

INTEREST CHECKING ACCOUNT

Minimum Balance Fee\$10.00 per month
 (Only if balance falls below \$1,000.00 anytime during the month.)

(Accounts for minors and individuals up to age 23 are excluded from this fee.)

FRESH START CHECKING.

A \$10.00 monthly fee will be charged to your account. (Accounts for minors and individuals up to age 23 are excluded from this fee.)

CREDIT CARD

BrightStar Credit CardNo annual fee

ATM Cash Advance\$1.00

Late Payment Fee.....\$25.00

Returned Payment Fee.....\$25.00

Card Replacement Fee (lost/stolen)\$10.00

Temporary Limit Increase\$5.00

ATM AND VISA CHECK CARD

Purchases.....Free

Photo VerificationDirect Cost

ATM Card Replacement\$5.00

Visa Check Card Replacement.....\$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!, CULIANCE/CUHere and participating MoneyPass ATMsFree

All other ATM networks\$2.00

ATM Deposits:

BrightStar CU and CULIANCE/CUHere ATMsFree

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. Not all ATMs accept deposits.

BILLPAY

BILLPAY Online Service.....Free

WIRE TRANSFERS

Incoming Wire Transfers	\$15.00
Outgoing Wire Transfers	\$25.00
International Wires	\$50.00 minimum

SAFE DEPOSIT BOXES

3 x 5	\$30.00/annually
3 x 10	\$55.00/annually
5 x 10	\$80.00/annually
10 x 10	\$130.00/annually
Key deposit fee	\$10.00
Drilling fee	\$200.00

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

SPECIALTY CHECKS

Official Cashier's Checks	\$5.00
Teller Exchange Check (Non-members)	\$25.00
Copy of Official Cashier's Checks	\$5.00

MISCELLANEOUS

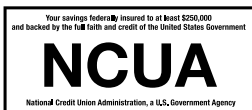
Archive Account Research	\$20.00/hour
Garnishment/Levy/Legal Freeze	\$100.00
Notary for Non-member (per signature)	\$5.00
Overnight Mail Charge	\$30.00
Verification of Deposit, Loan or Account Form or Letter	\$20.00 per verification
Escheat Processing Fee	\$25.00
Foreign Check or Collection Item (Restrictions 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

Online/E-Statements	Free
Mailed Statements	\$1.00 per statement
Printout by Staff	\$5.00 per page
Courtesy Pay	\$34.00 per item
Uncollected Funds Fee	\$34.00 per item
Non Sufficient Funds (NSF) Fee	\$34.00 per presentment
Returned Deposit Item	
(3rd Party)	\$8.00 (charges per FL statute)
(Own Check)	\$32.00
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 (8 checks)	\$8.00
Invalid Address Fee	\$5.00 per month
Account Closing Fee	\$20.00 plus any bonuses paid at the time of opening
(For accounts that were opened less than 180 days)	
Overdraft Transfer from Savings, MMA, or SOS Loans	\$5.00
Stop Payment of Check / ACH	\$32.00 per item
"On-us" checks cashed for Non-members	\$5.00 per check
Coin Fee	5% of coin sorted
Account Inquiry Fee may apply	\$3.00

(Accounts for minors, individuals up to age 23 and organizations associated with Broward County School Board are excluded from this fee.)

We may require not less than 7 days notice in writing before each withdrawal from a dividend-earning account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.



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