



# Consumer Schedule of Fees Rev. September, 2023

## SAVINGS ACCOUNT

<b>Dormant Account Fee</b> (under \$500.00) .....	\$10.00 per month
<small>(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.)</small>	
<b>Savings Account Participation Fee</b> .....	\$5.00 per month
<small>(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.)</small>	
<b>Transaction Limitation Fee</b> .....	\$12.00 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

<b>Minimum Balance Fee</b> .....	\$5.00 per month
<small>(Only if balance falls below \$500.00 anytime during the month.)</small>	
<small>(Accounts for minors and individuals up to age 23 are excluded from this fee.)</small>	

## MONEY MARKET ACCOUNT

<b>Minimum Balance Fee</b> .....	\$10.00 per month
<small>(Only if balance falls below \$2,500.00 anytime during the month.)</small>	
<small>(Accounts for minors and individuals up to age 23 are excluded from this fee.)</small>	
<b>Transaction Limitation Fee</b> .....	\$12.00 per item

## INTEREST CHECKING ACCOUNT

<b>Minimum Balance Fee</b> .....	\$10.00 per month
<small>(Only if balance falls below \$1,000.00 anytime during the month.)</small>	
<small>(Accounts for minors and individuals up to age 23 are excluded from this fee.)</small>	

## FRESH START CHECKING ACCOUNT

A \$5.00 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 Card .....	No annual fee
ATM Cash Advance .....	\$5.00
Late Payment Fee .....	\$25.00
Returned Payment Fee .....	\$25.00
Card Replacement Fee (lost/stolen) .....	\$10.00
Temporary Limit Increase .....	\$5.00

## VISA DEBIT CARD

Purchases .....	Free
Photo Verification .....	Direct Cost
Visa debit card Replacement .....	\$10.00
Visa debit card PIN Replacement .....	\$2.00
Visa debit card Sales Draft Copy .....	\$5.00

### ATM Withdrawals, Inquiries, Transfers:

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

### ATM Deposits:

BrightStar CU and CULIANCE/CUHere ATMs .....	Free
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**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
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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

**SAFE DEPOSIT BOXES**

3 x 5.....	\$50.00/annually
3 x 10.....	\$75.00/annually
5 x 10.....	\$100.00/annually
10 x 10.....	\$150.00/annually
Key deposit fee.....	\$25.00
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.....	\$10.00
Teller Exchange Check (Non-members).....	\$30.00
Copy of Official Cashier's Checks.....	\$10.00

**MISCELLANEOUS**

Archive Account Research.....	\$25.00/hour
Garnishment/Levy/Legal Freeze.....	\$100.00
Notary for Non-member (per signature).....	\$10.00
Overnight Mail Charge.....	\$35.00
Verification of Deposit, Loan or Account Form or Letter.....	\$25.00 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)

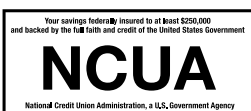
**Statement**

Online/E-Statements.....	Free
Mailed Statements.....	\$5.00 per statement
Printout by Staff.....	\$10.00 per statement
Courtesy Pay (N/A to Fresh Start Checking Account).....	\$34.00 per item
Uncollected Funds Fee.....	\$34.00 per item
Non Sufficient Funds (NSF) Fee (N/A to Fresh Start Checking Account).....	\$34.00 per presentment
Returned Deposit Item (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.....	\$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, N/A to Fresh Start Checking Account)
Overdraft Transfer from Savings, MMA, or SOS Loans.....	\$7.00

Stop Payment of Check / ACH.....	\$35.00 per item
"On-us" checks cashed for Non-members.....	\$5.00 per check
Coin Fee.....	.7% of coin sorted
Account Inquiry Fee may apply.....	\$4.00

(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.