

Benchmark

Federal Credit Union

Financial Solutions for Life's Benchmarks

FEES

1. ATM Transactions	
a. Withdrawals:	
1-8 per Account, per month	No Charge
9 or more	\$ 1.00 ea.
b. Lost or Stolen Card	\$ 5.00 ea.
2. Savings/Checking (Share Drafts)	
a. Checks (shipping & handling applies on all orders)	
(1) First Box of Checks	At Cost
(2) Reorders	At Cost
b. Overdrafts – Not Sufficient Funds (NSF):	
(1) Checks drawn on Benchmark FCU	\$ 30.00 ea.
(2) Deposited checks drawn on other financial institutions	\$ 30.00 ea.
(3) Third party checks deposited	\$ 10.00 ea.
(4) Deposited checks drawn on a member's account at other financial institutions	\$ 40.00 ea.
(5) Overdraft Transfers	No Charge
(6) Courtesy Pay	\$ 30.00 ea.
c. Returned Mail – failure to inform	\$ 5.00 ea.
d. Copy of Cancelled Check	
(1) Online requests	FREE
(2) All other copies	\$ 5.00 ea.
(3) Processing bank charge – plus	\$ 5.00 ea.
e. Copy of Statement	\$ 3.00 ea.
f. Account Reconciliation Assistance & Research	\$ 50.00 hr.
g. Certified Check/Share Draft	\$ 10.00 ea.
h. Cashier's Check	\$ 10.00 ea.
i. Credit Union Corporate Check	\$ 10.00 ea.

EFFECTIVE JANUARY 1, 2025

j. Stop Payment Order	
(1) Online request (1 check at a time/\$10 per check)	\$ 10.00 ea.
(2) Single check (if made in-branch or via phone)	\$ 20.00 ea.
(3) Series of checks (must be in-branch or via phone)	\$ 25.00 ea.
(4) Excess of 3 stop payments per month	\$ 30.00 ea.
k. Wire Transfers:	
(1) Outgoing Wires	
(a) Domestic	\$ 20.00 ea.
(b) Foreign	\$ 40.00 ea.
(2) Incoming Wires	
(a) Domestic	\$ 10.00 ea.
(b) International	\$ 10.00 ea.
(3) Tracer on Wire	\$ 20.00 ea.
l. Non-Member Cashing On-Us Check	\$ 25.00 ea.
3. Statement Fees	
a. eStatements	FREE
b. Paper Statement (per cycle)	\$ 2.00
4. Foreign Check Collection – cash letter	Varies
5. Foreign Collection	Varies
6. Money Market Account	
a. NSF Checks	\$ 30.00 ea.
b. Stop Payment – <i>See Stop Payment Order</i>	
c. Pay check (under \$500 minimum)	\$ 10.00 ea.
d. Over the 3 maximum checks (per month)	\$ 10.00 ea.
7. Online Bill Payer Service	
a. Unlimited Bills	FREE
b. NSF Check	\$ 30.00 ea.
c. Stop Payment	\$ 20.00 ea.
8. Automated Clearing House (ACH) Items	
a. NSF	\$ 30.00 ea.
b. Stop Payment	\$ 20.00 ea.
9. Overnight Courier Services (i.e. FedEx)	Rates vary based on provided service

EFFECTIVE JANUARY 1, 2025

10. IRAs	
a. Transfers	\$ 25.00 ea.
b. Closure	\$ 25.00 ea.
11. Home Equity Loan	
a. NSF	\$ 30.00 ea.
b. Stop Payment	\$ 20.00 ea.
c. Application Fee	
HE Loans under \$25,000	\$100.00
d. Subordination Fee	\$100.00 ea.
e. Satisfaction Fee	Varies by County
f. Encumber a Title Fee	At Cost
12. Dormant Accounts	\$ 5.00 per month
A Dormant Account is one that:	
- has no Certificates of Deposit	
- has no IRAs	
- has no Loans or Credit Cards (including Student Loans)	
- has had no activity for a 12-month period	
13. Escheat Processing Fee	\$100.00 ea.
14. IRS Levy	\$100.00 ea.
15. Writ of Execution Fee	\$100.00 ea.
16. Coin Counting	
a. Members	Free
b. Non-Members	5%
17. Other Court Documents (minimum)	\$ 50.00 ea.
18. Notary (members only, please call for availability)	FREE
19. Mobile Apps	FREE
20. Auto	
a. Title Processing Fee	Varies by State