

For questions or inquiries, contact:



651.215.3500  
888.347.7473  
blazecu.com

## PERSONAL FEE SCHEDULE

FEES. Fees are subject to change. Contact us for the most current information regarding fees.

### Deposit Accounts

Check Clearing	FREE
Personalized Checks	Prices Vary
Blaze Custom Checks for Dividend Checking and Hi-Yield Checking (limit one box per order)	FREE
Account Research Fee	\$24 per hour
Stop Payment Fee	\$28 per request
Benefits Plus® Checking Fee (after first 90 days free)	\$4.95 per month
Builder Account Fee	\$5 Fee is waived each month a deposit of \$25 or more is made to a Certificate Builder under the same name

### Road of Life Money Market Account

Excessive Withdrawal Fee (more than 3 withdrawals per month)	\$10 each
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### Monthly Minimum Balance Fee

Dividend Checking (if falls below \$2,000 minimum daily balance)	\$10
Dividend Checking (if age 55 and over)	\$0
Money Market Account (if below \$2,500 minimum daily balance)	\$10

### Free Convenience Services

Digital & Mobile Banking <sup>3</sup>	Mobile Deposit <sup>3</sup>	Institution-to-Institution Transfer
Bill Pay	Text Banking <sup>3</sup>	
eDocuments	Zelle® <sup>6</sup>	

### ATM and Debit Cards

ATM Deposits	FREE
Blaze ATM Fee (withdrawals, transfer and balance inquiries)	FREE
Non-Blaze ATM Fee (withdrawals, transfer and balance inquiries)	\$2.50 per transaction <sup>1</sup>
Foreign Transaction Fee	1% of U.S. dollar transaction amount
Replace Card Fee	\$10 per card
Rush Card Fee - Debit Card	\$25
Rush Card Fee - Credit Card	\$19
ATM Rebate Program	
Blaze's ATM Rebate Program for ATM fees is designed to reward members for doing business with us. The amount of your rebate is dependent on your Aggregate Average Daily Balance <sup>2</sup> , which is calculated from the last statement cycle.	
Aggregate Average Daily Balance \$20,000 and greater	ATM Fee Rebate Up to \$5/month
You cannot receive a rebate for more than your actual posted ATM fees. Rebates occur at the end of statement cycle.	

### Official Check Fee (issued by Blaze)

Up to \$1,000	\$5 each
Dividend Checking/Hi-Yield Checking Members (up to \$1,000)	\$2 each
\$1,000 and over	FREE
Shared Branching Guest Members	\$5 each

### Wire Transfer Fee

<b>Incoming Wire</b>	Free
<b>Outgoing Domestic Wire Fee</b>	\$25
<b>Outgoing International Wire Fee</b>	\$60

### ACH Rejection Fee

\$10 per presentment

### NSF (Non-Sufficient Funds)

NSF Fee/NSF Paid Fee	\$28 per presentment
The categories of transactions for which an NSF fee may be imposed are by check, in-person withdrawal, ATM or other electronic means (ie. debit card/ACH). A combined maximum of four fees may be charged per calendar day. Blaze will not charge a fee if the available account balance is overdrawn by \$10 or less.	
NSF Funds Not Available Fee	\$28 per presentment

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### Check Cashing Fee

Single Service <sup>4</sup>	5% of the check amount or \$5 (whichever is greater)
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### Other

Notary <sup>7</sup>	FREE
Signature Guarantee/Medallion <sup>8</sup>	FREE
Signature Validation <sup>9</sup>	FREE
Coin Counters	Members Free Guest Members 5% service fee
Foreign Check Processing Fee	\$20 per check
Returned Mail Fee	\$5 per month after one returned statement
Levy/Garnishment Fee	\$100
Inactive Account Fee <sup>5</sup>	\$7.50 per month
Safe Deposit Box Late Payment Fee	\$5 per month (Assessed 15 days after the due date)
Safe Deposit Key Replacement Fee	\$25

### Share Value

Par Value of One Share	\$10
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<sup>1</sup> Blaze members with a Money Market or Dividend Checking Account receive two free ATM withdrawals (per account number) per monthly statement cycle at non-proprietary machines. The \$2.50 per transaction does not apply at ATM's in the Allpoint, MoneyPass® and Co-op ATM Networks.

<sup>2</sup> Aggregate Average Daily Balance includes all deposit and loan balances that are listed for all accounts a member is associated with (excluding HSA, legal and business accounts) that the ATM/debit card is attached to. We calculate using the daily balance method. The method applies a daily periodic rate to the balance in your account each day.

<sup>3</sup> Standard data rates apply. Certain restrictions and qualifications apply.

<sup>4</sup> Single Service accounts have a Share Savings only. Fees are waived if balance is above \$500.

<sup>5</sup> Inactive Checking Account Fee: Fee assessed on balances below \$250 if inactive greater than 365 days & there are no additional active personal checking accounts you have ownership in. Fee waived for members under the age of 21.

Inactive Share Account Fee: Fee assessed on balances below \$250 if inactive greater than 730 days & there are no additional deposit or loan products under the same member number. The fee is waived for members under the age of 21.

<sup>6</sup> Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Certain restrictions and qualifications apply.

<sup>7</sup> Not available to non-members.

<sup>8</sup> Must be a member for at least 12 months, unless working with Blaze's Retirement Investment Services, then 12 months is waived. Additional restrictions may apply.

<sup>9</sup> Must be a member for 12 months.

This credit union is federally insured by the National Credit Union Administration

