

Fee Schedule



| SERVICE DESCRIPTION | PER UNIT FEE |
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ATM/Debit Card

ATM/Debit Card Transaction Fees

If you are a Blue Grass Federal Mastercard Card holder: Cirrus ATM or Mastercard Fee is \$1.50 per transaction; including inquiries. There are no fees to use a Blue Grass Federal ATM. There is no fee to use a MoneyPass ATM. Foreign Transaction Fees: Mastercard imposes fees if you use your Mastercard card in a foreign country, including transactions initiated in the United States with an entity located in a foreign country. The cross-border assessment fee is 0.9% of the transaction amount. A currency conversion assessment may be charged by Mastercard for the conversion of the currency of the merchant's country to the currency of the card holder's address. This fee would be calculated as 0.2% of the transaction amount.

Transactions include without limitation cash advances, ATM withdrawals and purchases of goods.

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| ATM Surcharge (non-customer) | \$2.50 |
| Debit Card Replacement | \$5.00 |

Checking Account

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| Account Reconciliation | \$15/ 1/2 hour |
| Check Cashing (non-customer) | \$5.00 |
| Check Copy | \$3.00 |
| Check Reject Fee (per item, alien media) | \$1.00 |
| Counter Checks | \$0.50 |
| Non-sufficient funds (NSF) or Overdraft (OD) per item* | \$25.00 |
| Stop Payment | \$10.00 |
| Sustained Overdraft (per day, after 7 business days) | \$5.00 |

Savings Account

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| Dormancy Fee (per month, for statement accounts, after 12 mos. inactivity) | \$5.00 |
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Excessive Transaction Fee (per item)

(Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month.) (Excludes Uplift Savings)

\$3.00/each

Wire Transfer

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| Wire Transfer Incoming (domestic or foreign) | \$10.00 |
| Wire Transfer Outgoing (within USA) | \$20.00 |

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Miscellaneous

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|--|---|
| Account History | \$3.00/month |
| Check Collection | \$15.00 (plus any fees incurred by Blue Grass Federal) |
| Child Support (manual payment) | \$5.00 |
| Deposit Verification | \$10.00 |
| Duplicate Statement Fee (1098 or 1099) | \$5.00 |
| Early Closeout (statement savings or checking/ within 6 months) | \$50.00 |
| Escheat Fee (checking or savings after 36 months inactivity) | \$50.00 |
| Fax Services (per page) | \$1.00 |
| Legal Process (e.g. IRS, levy, garnishment) | \$50.00 |
| Notary Fee | \$1.50 |
| Official Check | \$3.00 |
| Official Check Stop Payment | \$10.00 |
| Photocopy (per page) | \$0.25 |
| Redeposit of a Deposit Item | \$5.00 |
| Research | \$15.00 1/2 hr |
| Return Deposit Item | \$10.00 |
| Statement Copy (per page) | \$5.00 |
| Undeliverable Mail (per statement, after two items returned) | \$5.00 |