## Basic Terms and Conditions

### Account Opening and Usage

- **Minimum Deposit Needed to Open Account**: $0
- **Below Minimum Balance Fee**: $0
- **Monthly Maintenance Fee**: $0
- **Debit Card Annual Fee**: $0
- **ATM Fees**:
  - $0 for using BCU's ATM
  - $0 for using non-BCU owned ATM
- **Non-Sufficient Funds (NSF) Fee**: $29
- **Returned Check Fee**: $15
- **Stop Payment Fee**: $25
- **Account Closing Fee**: $0
- **Other Service Fees**: Please consult BCU's Fee Schedule for full listings

### Overdraft Options for Consumers with Debit Cards*

- **Option A**: (Default)
  - No Overdraft Service
- **Option B**
  - Overdraft Transfer Fee: $0
- **Option C**: Courtesy Payment
  - $29 per overdraft covered by credit union

### Posting Order

BCU makes every effort to post items in the following order:

- ACH Credit, ACH Debit, Debit Card transactions – as presented throughout the day

### Deposit Hold Policy

- Cash deposit with teller: same day
- Check deposit with teller: over $500 up to 2 business days, and up to 5 business days for larger deposits
- Cash or check deposit at an ATM: between 2 – 5 business days
- Direct Deposit: same day
- Wire transfer: same day
- If something causes a longer hold on a deposit, the first $200 or $100 for new accounts (first 30-days), of that deposit will be made available the next business day
- Funds from non-bank checks may take an extra business day to become available

A "business day" is a non-holiday weekday.

### Dispute Resolution

If you have a dispute regarding your account or the service you have received, you should notify your local service center. You may request escalation of your issue within the credit union. We will do our best to resolve the issue directly with you.

If we are unable to resolve the dispute to your satisfaction, you may contact the Credit Union Division of the State of Illinois Department of Financial and Professional Regulation. BCU is incorporated under the laws of the State of Illinois and is subject to oversight by this regulatory body.

*applies to available account balances

**Effective 11-01-2015**