

***Bear Paw Credit Union
Mission Statement***

"Our mission is to provide the best possible financial services to our members."

Service Fees

Share Products

Share Draft Products

Safe Deposit Boxes

ATM Products

Other Account Fees



We belong to you.™

Effective Date

August 28, 2007

Share (Savings) Products

- Early Closure Fee \$15.00
(account closed within 90 days of opening)

Share Draft (Checking) Products

- Returned Draft Fee \$20.00
(per draft)
- Stop Payment Fee* \$15.00
(per draft)
- Check Copy of Draft* \$2.00
(per draft)
- Check Order Printing* \$Depends
on style
- Counter Checks \$5.00
(first 4 counter checks free) (increments of 4)
(\$25 minimum account balance required)

***This also applies to On-Line Banking Requests**

Safe Deposit Box Fees

- Safe Deposit Box - one year rental
(Havre location only)

1x10	\$20.00	5x10	\$40.00
3x10	\$30.00	10x10	\$60.00
5x5	\$20.00		

- Lost Key Fee \$15.00
- Drilling Fee \$Actual Cost

ATM/Debit Products

- ATM Overdraft Fee \$20.00
- Debit Overdraft Fee \$20.00
- ATM Withdrawal Fee \$1.50
(after 3 withdrawals per transaction
on any machine other than a Bear Paw Credit Union
ATM)
- Replacement Debit Card \$10.00
(after two free)
- Overdrawn Account Closure \$10.00
ATM/Debit Card Fee
(If your account was closed due to overdrafts, the
balance brought current and account reopened - a \$10
fee will be incurred to order a new ATM/Debit Card.)

Other Account Fees

- Cashier's Check \$1.00 ea.
(in excess of 3 per month)
- Account Research \$15.00
(one hour minimum) (per hour)
- Travelers Cheques
1 signature cheques \$.50 (per \$100)
2 signature cheques \$1.00 (per \$100)
- Money Orders \$.50 ea.
- Wire Transfer
to an in-state Credit Union \$15.00
to a Bank or out-of-state CU \$15.00
- Dormant Account Processing Fee \$15.00
- IRA Withdrawal Fee \$15.00
(after 2 withdrawals)
- Account Print Out \$1.00
- Fax Fee (per page)
Sent \$1.00
Received \$.50
- Postal Address Change Fee \$3.00/Month
- Replacement Visa Card \$10.00
(after two free)