

**FEE SCHEDULE**  
*Effective 01/01/2025*

\$0.25	<b>Membership Fee.</b> One-time fee payable at time of application for membership.	
3.00%	<b>Rate Reduction Fee.</b> The rate at which the remaining loan balance will be charged when a loan already financed with BCTFCU is refinanced with BCTFCU to obtain a lower interest rate.	
Bank fee + \$5.00	<b>Stop Payment Fee.</b> Per item when bank charges BCTFCU for a member's request to stop payment or reissue a BCTFCU withdrawal or loan check.	
\$5.00	<b>Research Fee.</b> Per item to research or copy a previously issued 1098 or 1099 IRS Form or BCTFCU Statement.	
\$10.00	<b>Document Fee.</b> Each time a required vehicle title or insurance policy is not provided in a timely manner; and per month, or fraction thereof, after notice is given.	
\$5.00	<b>Lien Fee.</b> Each time BCTFCU makes a payment from a member's shares as a result of a requirement of a governmental agency.	
\$1.00 to \$50.00	<b>Dormant Account/Inactivity Fee.</b> Fee will be assessed following "no response" to the notification to the member whose account has remained inactive for a period of three years. "Activity" includes deposits, withdrawals, or loan payments. The fee will be whatever portion of the member's shares up to \$50.00 will be assessed. Dormant accounts with more than \$50.00 will be turned over to the Commonwealth of Pennsylvania in accordance with the Abandoned and Unclaimed Property Law after the \$50.00 fee is taken.	\$58.75 to \$181.75
\$5.00	<b>Returned Mail Fee.</b> Charged each time a Member's Statement or Tax Document is returned as unclaimed, undeliverable, unable to forward, unknown, etc. pending verification of actual change of address of the member or on inability to verify member's continued residency at address of record.	\$58.75 to \$181.75
Bank Fee + \$5.00	<b>Non-Sufficient Funds Fee.</b> Each time BCTFCU receives written notice from a bank for an unpaid deposit item, this fee will be charged.	\$0 - \$5.00
\$250.00	<b>Home Equity Loan Origination.</b> Non-refundable home equity loan application fee, required when application is accepted which pays for: Title Search, Flood Zone, Census Tract and Property Reports and cancellation fee (if applicable). Should the member choose to cancel the loan once these initial reports are completed, there will be an additional \$165.00 cancellation fee charged.	\$0.10

**ADDITIONAL FEES ASSOCIATED WITH HOME EQUITY LOANS:**

These are the normal fees established by Commonwealth Credit Services, Inc. - other circumstances may result in greater or lesser charges.

- 1) Current Owner, Flood, Census Tract Reports, and Final Bring Down Charge:
  - a) Standard Fee - \$200.00 (included with application fee mentioned above)
  - b) Cancellation Fee - \$150.00
  
- 2) Title Insurance:
  - a) Standard Fee – varies based on loan amount, *call the Office for amount structure.*
  - b) Cancellation Fee - \$400 if search has been completed. No charge if search cancelled before search is completed (in-house search only). Fee will vary for searches that must be completed by a contracted searcher.
  
- 3) Drive-By Appraisal:
  - a) Standard Fee - \$215.00 (Select Counties)
  - b) Cancellation Fee - \$215.00 if completed
  - c) \$100.00-\$150.00 for a trip charge if cancelled before completed.
  
- 4) URAR Appraisal:
  - a) Standard Fee - \$360.00 (Select Counties)
  - b) Cancellation Fee - \$360.00 if completed
  - c) \$100.00-\$150.00 for a trip charge if cancelled before completed.

**Mortgage Recording Fee.** To record a Home Equity Mortgage with Recorder of Deeds office - varies by county, parcel, or number of signatures or pages to be recorded.

**Satisfaction Preparation.** Charged by Commonwealth Credit for the Preparation and Processing of a Satisfaction Piece.

**Satisfaction Recording Fee.** The amount charged by the member's County of Residence for Satisfaction Recording.

**Notarization Fee.** No fee for Members of BCTFCU for notarization of any document, however, a fee of \$5.00 applies to any non-Member who requires notarization. *At this time, BCTFCU is unable to provide the following Notary Services: transfer registration plates, issue of temporary registration cards, issue temporary registration plates (T-plates), or issue 30-Day In-Transit plates.*

**Copy Fee.** No fee for Members of BCTFCU for the first five pages of any form notarized by the BCTFCU Notary Public; however, there is a fee of \$0.10 per page thereafter. For any non-Member who requests a copy of any document notarized by the BCTFCU Notary Public, a fee of \$0.10 per page will be charged.