

# Schedule of Fees & Charges

2010 Church Street, Suite 204  
Nashville, Tennessee 37203  
[www.baptisthospitalcu.org](http://www.baptisthospitalcu.org)

**E-Mail Address:**  
[info@baptisthospitalcu.org](mailto:info@baptisthospitalcu.org)

### Important Numbers

**Phone:** (615) 284-5356  
**Fax:** (615) 284-4064  
**Toll Free:** 1-888-284-5356  
**BART Audio Response:**  
(615) 284-2278

### Office Hours

Mon., Wed., Fri.:  
7:00 a.m. - 4:00 p.m.

Tue., Thurs.:  
8:30 a.m. - 4:00 p.m.

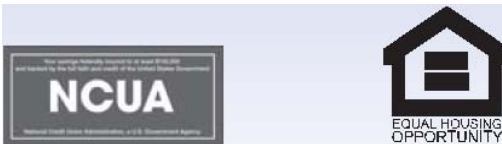
1st Thursday each month-  
Representative on site  
in the Cafeteria at Baptist Hospital:  
11:30 p.m. - 2:30 a.m.

### Lost or Stolen Visa Credit Card:

1-800-808-7230

### Lost or Stolen Visa Debit Card:

1-877-300-3509



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

“Caring for you since 1958”

## Service Fees

Account Closure:	Within first 90 days of account opening	\$ 25.00
	Due to negative/overdraft activity	\$ 25.00
Account Research (available <b>free</b> on-line )		30.00/hr
Account Verification		\$ 10.00
ATM Card:	Card for Savings account only	\$ 5.00
	Replacement Card	\$ 5.00
	PIN re-order	\$ 3.00
Checking Account:	with direct deposit	FREE
(If no direct deposit, must maintain a \$500 balance to prevent fee)		\$7.00
Checks:	Third party Credit Union Check	\$ 5.00
(Cost for account checks vary based on style selected)		
Christmas Club:	Early or additional withdrawals	\$ 5.00
(2 free withdrawals October-December)		
Copies:	Account activity/statement (free on-line)	\$ 5.00
	Check disbursed by credit union	\$ 5.00
	Cleared check on your account (free on-line)	\$ 5.00
Debit Card:	Replacement Card	\$ 5.00
(free with regular checking account)	PIN re-order	\$ 3.00
Dormant Savings/Membership Account (no activity for 12 months; balance below \$100.00)		\$ 10.00
Levy/Garnishment processing		\$ 15.00
Manually Paid item (on any account/service)		\$ 5.00
Money Orders		\$ 2.00
NSF (non sufficient funds)		\$ 25.00
Overdraft Protection Transfer	(first 6 are free by Reg D guidelines)	\$ 5.00
Returned Items:	Check deposited	\$ 25.00
	Credit Card or Loan Payment	\$ 25.00
	Merchant on Bill Pay	\$ 25.00
Returned Mail	(due to incorrect address)	\$ 5.00
Stop Payment		\$ 25.00
Wire Transfer:	Incoming (domestic)	\$ 10.00
	Outgoing (domestic)	\$ 20.00
	Foreign wire costs quoted at time of request.	
Withdrawals on Savings Accounts	(under \$500.00 after 2 free per month)	\$ 5.00

## Miscellaneous Information

### ATM/Debit Card Transaction costs:

**Debit Card** transactions are offered at no cost to you.

However, please choose the "credit" option when possible.

This will minimize the cost to the credit union and allow us to continue offering it as a FREE service.

All ATM Card transactions on a Baptist Hospital Credit Union or St. Thomas Credit Union machine are surcharge FREE.

There is no charge for ATM transactions on a regular checking account. ATM transactions on a BHCU EZ Checking account are \$1.00 each above 4 free per month.

Transactions on savings accounts are \$1.00 each above 2 free per month.

Visit [baptisthospitalcu.org](http://baptisthospitalcu.org) for a complete list of surcharge free networks available to avoid paying unnecessary fees.

Bill Pay Enrollment is free.



Services are offered free as long as you utilize the service at least once per month.

A Non-Usage fee of \$5.95 per month is charged when account is not used.

If account is closed and re-opened, a \$5.00 surcharge will apply.

### Home Banking and E-Statements are FREE.

Please contact us if you would like assistance with either of these services. Individual Retirement Accounts (IRAs) have no annual fee.

A fee of \$50.00 is charged upon closure of the account.

An Early Withdrawal fee of \$25.00 may apply based on account type/term.

### Loan Related Services:

Consumer Loan fee of \$20.00 is due when you apply for a loan with BHCU.

Collateral Recording fees are dependent on current state rate.

Late charges are effective 10 days after the due date and are a minimum of \$10.00 or 5% of the payment.

Credit Card Accounts have no annual fee.

The late payment and/or over the limit fee is \$20.00 per incident.

Mortgage related fees are quoted by your Loan Officer at the time you apply and are dependent on the financing options you choose.

Please contact our office for an appointment to discuss what option would best suite your needs.

Safe Deposit Box rentals are available on an annual basis or may be utilized during travel times at discounted rate when available.

3x5x2- \$25.00      3x10x2-\$45.00      10x10x2- \$95.00  
(call for monthly rental options as needed)

We offer the following for your convenience as well:

Visa Travel Money Cards-\$5.00 each

Visa Gift Cards- \$5.00 each

Pre-Paid Debit Cards- \$5.00 each

Traveler's Checks and Traveler's Gift checks (prices vary)