

## Blue Flame Credit Union Privacy Act

Blue Flame Credit Union collects non-public personal information about you from the following: Information we receive from you on applications or other forms, information about your transactions with us or others, and information we receive from a consumer reporting agency. We do not disclose any non-public personal information about you to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. Blue Flame Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. Blue Flame Credit Union maintains physical, electronic, and procedural safe-guards that comply with federal regulations to guard your non-public personal information.

## Blue Flame Credit Union Fee Schedule & Checking Account Disclosure

**Minimum Balance Information:** In order to maintain a draft account, you must keep a balance of at least \$100 in your regular share account. There is no minimum balance for your checking account.

**Fees and Charges:** Below is the Fee Schedule, which sets forth certain conditions, fees, and charges applicable to your accounts. This is incorporated into your Master Account Agreement with the Credit Union. Effective Date 06/30/2019

• Overdraft/NSF Fee	\$25.00 per item
• Share Fee	\$5.00 (after 6 transactions during a 1 month period)
• Return Item Fee	\$15.00
• Stop Payment Fee	\$5.00
• Statement Copy Fee	\$5.00 per page
• Overdraft Loan Transfer Fee	\$15.00
• Overdraft Share Transfer Fee	\$5.00
• Check Copy Fee	\$2.00
• Wire Transfer (outgoing) Fee	\$15.00
• Check Printing Fee	-prices may vary depending upon style & quantity
• Return Mail Fee	\$5.00
• Lost ATM/Check Card Fee	\$5.00 per card
• Christmas Early Withdrawal	\$2.00
• Inactivity Fee – Savings Acct	\$5.00 per quarter after 2 years of inactivity
• Inactivity Fee – Checking Acct	\$2.00 per quarter after 1 year of inactivity
• Early Account Closure Fee	\$10.00 (within 6 months)
• Low Balance Account Fee	\$5.00
• Cashier's Check Fee	\$3.00 per check (Over the age of 60 – Free)
• Reissue PIN (Check Card)	\$1.50
• ACH Transfer Fee	\$3.00
• Monthly Printed Statement Fee	\$2.00 (Over the age of 65 – Free)
• Early Loan Payoff Fee within 6 months	\$25 (Loan Term is 12 months +)
• Loan Add On Fee (Signature Loan)	\$20
• 90 Day Loan Fee	\$25