

# CONSUMER DEPOSIT ACCOUNT FEE SCHEDULE

EFFECTIVE JANUARY 1, 2026



The following fees apply to holders of active or inactive savings, checking, and money market accounts.

## ACCOUNT PRICING

**Monthly Service Charge** per account (when below minimum balance)  
Visit [www.blccb.com](http://www.blccb.com) for detailed product information.

Carefree Interest Checking	\$5
Tiered Money Market	\$10
Personal Gold Money Market	\$10
Statement Savings	\$5

## ATM / DEBIT CARDS

Replacement ATM / Debit Card	\$5 per card
International ATM / Debit Card Fees	3% of the amount of the transaction in US dollars including purchases, cash withdrawals and credits

## DIGITAL BANKING<sup>1</sup>

**No charge** for digital banking: check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more.

Check Image	No charge
Digital Wallet	No charge
Online Bill Pay	No charge
Bill Pay Monthly Non-Use	\$4.95
Same Day Bill Pay	\$9.95 per item
Overnight Check Payments	\$15.95 per item
Zelle® (person-to-person payment) <sup>2</sup>	No charge
External Transfer	
Standard Outbound or Inbound	No charge
Express Next Business Day	\$5 per item

## INTERNATIONAL BANKING

Foreign Currency	\$25 each
International Check Deposit	
Per Item	\$10
Return Handling Fee	\$25 per item

## OVERDRAFT RELATED CHARGES

Overdraft Fee <sup>3</sup>	\$36 per item
Returned Item Charge <sup>3</sup>	\$36 per item
Continuous Overdraft	\$5 per day (after 10 business days)
Automatic Overdraft Transfer	\$10 per transfer

## TELEPHONE BANKING

**No charge** for 24-hour Telebank automated service at (877) 615-8731

Telephone Transfer (Bank Employee Initiated)	\$2 per transfer
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## WIRE TRANSFERS

Domestic Incoming	\$15 each
Domestic Outgoing	\$30 each
International Incoming	\$25 each
International Outgoing	\$50 each

## MISCELLANEOUS FEES

Account Closing (within 90 days)	\$25 per account
Account Inactivity (per month, if account is \$500 or less) <sup>4</sup>	\$5 per account
Account Reconciliation	\$25 per hour, 1 hour min
Account Research	\$25 per hour, 1 hour min
Cashier's Check	\$5 per check
Check Cashing for Non-Customers	\$10 per check
Check Copy	\$5 per check
Coin Counting	
Customer	No charge
Non-Customer	10% of coin total
Legal Processing Fee (garnishments, levies, liens) (Unless higher fee requested by authority)	\$100 each
Money Order	\$5 per check
One-Time ACH Transfer	\$25 each
Personalized Checks	Fees vary
Returned Deposited Item	\$10 per item
Returned Mail / Invalid Address	\$5 per account
Rolled Coin / Strapped Currency	
Customer	No charge
Non-Customer	10% of total currency purchased
Safe Deposit Box	per box
Rental Fee	Varies by size
Safe Deposit Drilling Fee	\$300
Non-Returned Key	\$50
Late Fee	\$10 assessed once, 30 days past due
Savings Bond Redemption	\$15 per item
Statement Copy	\$5 per copy
Stop Payment	\$32 per stop
Visa® Gift Card	\$3 per card

See account disclosures for additional information.

<sup>1</sup> BLC Community Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit [www.blccb.com/terms-and-conditions](http://www.blccb.com/terms-and-conditions) for Terms and Conditions for your service.

<sup>2</sup> U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>3</sup> Overdraft fee charged for each time presented. Overdraft items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.

<sup>4</sup> Fee charged beginning after 24 months of inactivity on Checking and Savings accounts. Postings of interest and other bank-initiated transactions do not count as account activity.

The above services and fees are current as of 1/1/2026 and subject to change without notice, unless prohibited by law.

BLC Community Bank. Member FDIC. Equal Housing Lender.