



Rates effective 12/01/2025

ACCOUNT	BALANCE	APR*	APY**
<input type="checkbox"/> Savings	\$5.00-\$4,999.99	.02%	.02%
	\$5,000-\$24,999.99	.05%	.05%
	\$25,000-\$49,999.99	.10%	.10%
	\$50,000 or more	.15%	.15%
<input type="checkbox"/> Special Savings	\$4999.99 or less	.20%	.20%
	\$5,000-\$24,999.99	.30%	.30%
	\$25,000-\$49,999.99	.40%	.40%
	\$50,000 or more	.50%	.50%
Student Saver Club***	\$1500.00 or less	7.72%	8.00%
Christmas Club***	\$2500 or less	2.47%	2.50%
Vacation Club***	\$2500 or less	2.47%	2.50%
***Club accounts earn 0.20% APY on balances over the limit amount listed above. This will be a blended rate when the balance exceeds the limit amount listed. Student Saver club will transfer to sub share on 8/1, Christmas Club on 11/1 and Vacation Club on 5/1 of each year. A penalty equal to the last 2 months of dividends paid for early withdrawal or closure of the Student Saver, Christmas, and/or Vacation Club accounts.			
<input type="checkbox"/> Checking	Must maintain average monthly balance of \$500 to earn interest.	.02%	.02%
<input type="checkbox"/> IRA HUB	\$4,999.99 or less	.15%	.15%
	\$5,000-\$24,999.99	.30%	.30%
	\$25,000-\$49,999.99	.45%	.45%
	\$50,000 or more	.55%	.55%
<input type="checkbox"/> Money Market (\$1,000 minimum balance required)	\$4,999.99 or less	.20%	.20%
	\$5,000-\$24,999.99	.30%	.30%
	\$25,000-\$49,999.99	.40%	.40%
	\$50,000 or more	.50%	.50%
<input type="checkbox"/> Business Money Market	\$4,999.99 or less	.30%	.30%
	\$5,000-\$9,999.99	.40%	.40%
	\$10,000 or more	3.93%	4.00%



Dividends calculated using average daily balance method. Dividends will be compounded monthly and credited to your account monthly. Checking account must maintain average monthly balance of \$500 to earn interest. Consumer and Business Money Market accounts require a \$1,000 minimum balance.

*APR=Annual percentage rate. **APY=Annual percentage yield.



CERTIFICATE RATES		
TERM	APR*	APY**
<input type="checkbox"/> 6 Months	3.93%	4.00%
<input type="checkbox"/> 9 Months	4.07%	4.15%
<input type="checkbox"/> 1 Year	4.121%	4.20%
<input type="checkbox"/> 11 Months***	3.445%	3.50%
<input type="checkbox"/> 13 Months	3.639%	3.70%
<input type="checkbox"/> 18 Months	3.154%	3.20%
<input type="checkbox"/> 2 Years	3.64%	3.70%
<input type="checkbox"/> 3 Years	2.62%	2.65%
<input type="checkbox"/> 4 Years	1.933%	1.95%
<input type="checkbox"/> 5 Years	1.243%	1.25%
<input type="checkbox"/> Months		



Dividends calculated using average daily balance method. Dividends will be compounded monthly and credited to your account monthly. \$1,000 minimum balance required. The certificate will automatically renew on the maturity date. You will have 20 days after the maturity date to withdraw funds without penalty. **A substantial penalty is imposed if certificate funds other than dividends are withdrawn before the maturity dates. If the maturity of this certificate is 30 days to 1 year, the forfeiture is an amount equal to 90 days dividends. If the maturity of this certificate is more than 1 year, the forfeiture is an amount equal to 180 days dividends.** ***APY may increase during the term of this certificate under the following conditions: Member will receive the rate stated for the 11 month certificate in the table above on the date the certificate is opened. Member will choose FSU, UF, or FAMU football program for the 2024 season as part of their 11 month certificate. The APY will be increased by 10 basis points (0.10%) on the Monday following a victory by the football team chosen by the member at the time of opening the certificate from the teams listed above. A maximum deposit certificate balance for each 11 month certificate is \$25,000.

*APR=Annual percentage rate. **APY=Annual percentage yield.



Blue Coast Federal Credit Union Fee Sheet

THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT, IF APPLICABLE	
Replace ATM / Debit Card	\$10.00
Replace ATM / Debit PIN	\$5.00
ATM/Debit Card Temp Limit Increase	\$35.00
Incorrect Address Fee	\$2.00
Draft printing (fee depends on type of draft ordered)	
Certified Check	\$3.00
Money Order	\$1.00
Coin rolled	\$.10/ roll
Deposit Correction	\$2.00
Business Share Account transaction fee	\$2.00
(Per trans. After 6th trans. For the month)	
Deposited checks(and other items) returned unpaid:	
Drawn on own account	\$20.00
Automatic Transfer from savings to checking (for overdraft)	\$2.00
Overdraft (all items paid on a day)	\$30.00
Nonsufficient Funds (per presentment)	\$30.00
Courtesy Cover (per presentment)	
\$200 Courtesy Cover excluded	\$30.00
Negative Balance Collection Fee	\$15.00
Foreign Draft / Collection Fee	\$20.00
Account activity printout	\$ 1.00 per page
Acct research/balancing assist.	\$10.00 per hour
Stop Payments	\$32.00
Wire Transfer	
Incoming	\$2.00
Outgoing	\$30.00
Foreign	\$40.00
Copy of Check/ Faxed Check Copy	\$2.00/ \$4.50
Dormant Account Fee (monthly)	\$5.00
Close account within 6 months	\$25.00
IRA Account Open Fee	\$10.00
Coin Sorter Fee - Fee applies to non-members	
Less than \$200.00	0%
\$200 - \$2000.00	6%
More than \$2000.00	7%
Safe Deposit Box Drilling	min \$275.00
Safe Deposit Box Lost Key	\$15.00
IRS Levy	\$25.00
Cashing Check for Member Causing BCFCU Loss	5% of Ck
	\$10 min

Other Fees	
Bill Pay Nonsufficient Funds (per presentment)	\$30.00
Bill Pay Same Day Check Processing	\$9.95
Bill Pay Overnight Processing	\$14.95
Loan Payment by Debit Card – MessagePay	\$5.99
Foreign ATM Withdrawal Fee**	\$1.50
Balance Inquiry	\$0.75
Check Cashing Fee*	\$3.00
*Applies when you have a share (savings) acct only, does not apply to Prime Time Members	
BCFCU participates in the MoneyPass and Accel ATM Networks. MoneyPass ATMs will be available without a surcharge or foreign ATM fee. Accel only ATMs will not be accessed a foreign ATM fee but may be accessed a surcharge from other institutions. For links to an ATM Locator for these networks, refer to our website: www.mybcfcu.com	