



Rates effective 4/01/2026

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%
<p>***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.</p>			
<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 (\$1,000 minimum balance required)	\$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. 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"/> 13 Month-Commercial^	4.4097%	4.50%
<input type="checkbox"/> 6 Month-Commercial^	4.169%	4.25%



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.** ^To receive these rates and terms the certificate must be opened under a commercial/business account with BCFCU. ***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 from a list of football programs provided by BCFCU for the 2026 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. All certificates are eligible for a one-time deposit to the certificate during the term of the existing certificate.

*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 (Instant Issue) Plus+ accts up to 2 free/yr	\$5.00
Debit PIN Instant Issue	\$5.00
Gift Card (no fee for Prime Time and Plus+)	\$4.00
Incorrect Address Fee	\$2.00
Draft printing (fee depends on type of draft ordered)	
Official Check and Money Order (2 per day free) Plus+/PrimeTime Accounts- No Fee	\$1.00
Temporary Check Printing	\$1.00/ck
Deposit Correction	\$2.00
Deposited checks(and other items) returned unpaid:	
Drawn on own account	\$20.00
Automatic Transfer from savings to checking for overdraft. Plus+/PrimeTime Accounts-No Fee	\$2.00
Nonsufficient Funds (per presentment)	\$30.00
Courtesy Cover (per presentment) \$200 Courtesy (Ultra) Cover excluded	\$30.00
Negative Balance Collection Fee	\$15.00
Foreign Draft / Collection Fee	\$20.00
Account activity printout (per page) Plus+ Accounts excluded	\$1.00
Acct research/balancing assist Plus+ Accounts – No Fee	\$25.00
Stop Payments	\$32.00
Wire Transfer	
Incoming	\$5.00
Outgoing (Plus+ acct no fee)	\$30.00
Copy of Check/ Faxed	\$2.00/
Check Copy	\$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 only	10% min
Safe Deposit Box Drilling	\$275.00
Safe Deposit Box Lost Key	\$25.00
IRS Levy	\$25.00
Cashing Check for Member Causing BCFCU Loss	5% of CH \$10 Min
Bal Inquiry/Transfer through Contact Center 4 free per month (Plus+ No Fee)	\$.50

Other Fees	
Plus+ Accounts	\$7.50/mo
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
ATM Balance Inquiry	\$0.75
Check Cashing Fee*	\$3.00
*Applies when you have a share (savings) acct only, and the amt of check is more than acct bal. (Does not apply to Plus+ 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 assessed a surcharge from other institutions. For links to an ATM Locator for these networks, refer to our website: www.mybcfcu.com	

Select Plus+ benefits are provided by a third-party and subject to their terms and conditions and available upon enrollment.