Rates effective 4/01/2026

ACCOUNT	BALANCE	APR*	APY**
☐ **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%
☐ **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.**			
☐ **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%
☐ **Money Market**	$4,999.99 or less	.20%	.20%
($1,000 minimum balance required)	$5,000-$24,999.99	.30%	.30%
	$25,000-$49,999.99	.40%	.40%
	$50,000 or more	.50%	.50%
☐ **Business Money Market**	$4,999.99 or less	.30%	.30%
($1,000 minimum balance required)	$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**
☐	**6 Months**	3.93%	4.00%
☐	**9 Months**	4.07%	4.15%
☐	**1 Year**	4.0249%	4.10%
☐	**11 Months***	3.445%	3.50%
☐	**13 Months**	4.12%	4.20%
☐	**18 Months**	3.936%	4.01%
☐	**2 Years**	3.64%	3.70%
☐	**3 Years**	2.62%	2.65%
☐	**4 Years**	1.933%	1.95%
☐	**5 Years**	1.243%	1.25%
☐	**13 Month-Commercial^**	4.4097%	4.50%
☐	**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 **A substantial penalty is imposed if certificate funds other than dividends are withdrawn before the maturity dates.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.

BCFCU Blue Coast Federal Credit Union

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 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 only**	10%
Safe Deposit Box Drilling	min $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.