

Par value of one share: \$0.01
ACCOUNT BENEFITS

 Benefits Plus® \$5.00 per month **(1)**
ACCOUNT SERVICES

 Account, Early Closure \$25.00 (if closed within six months)
 Reconciliation \$25.00 / hour (minimum 1 hour)
 Returned Mail Fee \$10.00

ACH ORIGINATION

 Recurring, Standing Instruction Free
 Non-Recurring/Varying Requests/Staff Assisted \$15.00

ATM TRANSACTIONS

 (Withdrawals, deposits, transfers, balance inquiries)
 HFCU ATMs Free

Out of Network / non-HFCU ATMs

 \$0 - \$19,999.99 (four no-fee transactions per month) \$2.50 **(2)**
 \$20,000 or more Unlimited transactions **(2)**
 ATM Deposit Correction \$5.00

CHECKING ACCOUNT MONTHLY FEE

Heritage Direct Checking \$10.00/mo (waived if \$500 daily minimum balance or 10 point of sale transactions per statement cycle. Must be enrolled in e-statements)

CHECK SERVICES

 Check Printing Price varies **(3)**
 Money Order (per item) \$4.00
 Non-Member "On Us" Checks Cashed (includes personal drafts, official checks, and Money Orders) \$25.00
 Official Check \$10.00
 Stop Payment In Branch (per request) \$40.00
 Stop Payment Online/Mobile (per request) \$20.00

COIN MACHINE Free up to \$1,000.00 in coin per month **(4)**
COLLECTION ITEM PROCESSING

 Incoming Items for Collection \$35.00
 Outgoing Items for Collection CU cost +\$10.00 (foreign & domestic)
 Protest Fee (per item) \$25.00

CONSULAR LETTER \$20.00

COPIES (5)
 Account History Printout (per item) \$5.00 **(6)**
 Check Copy < 1 year \$3.00 **(6)**
 Check Copy > 1 year \$5.00 **(6)**
 Fax Check Copy \$5.00
 Lien Release Copy \$5.00
 Statement \$5.00

VISA DEBIT CARDS

 Card Replacement (Standard) \$5.00
 Card Replacement (Domestic rush) \$40.00
 Card Replacement (International rush) \$50.00
 International Transactions 1% of transaction

ESCHEATMENT \$50.00

EXPEDITED DELIVERY Cost of delivery through service provider

INACTIVE ACCOUNT \$10.00mo **(7)**
 After one year for account balances under \$2,500.00;
 After two years for account balances \$2,500.00 or more.

LEGAL PROCESS (per item such as levy, garnishment or subpoena) \$100.00

LEGAL RESEARCH \$30.00/hr

MORTGAGE SUBORDINATION \$200.00

NOTARY SERVICE Free for Members

ONLINE/MOBILE BANKING

 Bill Pay Rush Payment \$34.95 next day; \$29.95 2-day
 Heritage Online/Mobile Free **(8)**
 Bill Pay Free **(8)**
OVERDRAFT / NSF

 Continuous Account Overdraft/Negative Balance (ALL member accounts) \$5.00 **(9)**
 Insufficient Funds (per item) up to \$1.00 \$0 **(10)**
 Insufficient Funds (per item) \$1.01-20.00 \$26.00 **(10)**
 Insufficient Funds (per item) more than \$20.00 \$35.00 **(10)**
 Overdraft Coverage (Money Market or share, per transfer) \$5.00 **(10)**
 Overdraft / NSF \$35.00 **(10)**
 Uncollected Funds (per item whether paid or returned) \$35.00

RESEARCH \$25.00/hr (1 hr minimum)

RETIREMENT PLANS

 IRA Closeout Free
 IRA / SEP Outgoing Direct Rollover Free
 IRA / SEP Outgoing Transfer Free

RETURNED STATEMENT (per account) \$10.00/mo

SAFE DEPOSIT BOX

 Box Rental Fee
 - 3x5 \$45.00
 - 5x5 \$65.00
 - 3x10 \$70.00
 - 5x10 \$85.00
 - 10x10 \$120.00
 Drilling / Break Open \$150.00
 Key Replacement (per key) \$30.00
 Late Fee (per month) \$10.00

SPECIAL STATEMENT HANDLING (per month) \$10.00

STATEMENTS (per statement)

 e-Statements Only Free
 Paper Statements Only Free
 Paper Statements & e-Statements \$2.00

WIRE TRANSFERS

 Incoming Free domestic; \$35.00 foreign
 Outgoing \$25.00 domestic; \$35.00 foreign
 Return \$25.00

(1) This is an enrollment based benefit. Members must have a transactional deposit account (savings or checking) to be eligible for the benefit. Fee is debited directly from your HFCU account. Joint members have flexible options: share one membership for \$5 per month, or each enroll separately for \$5 per person per month.

(2) Based on current aggregate relationship balance the day of the withdrawal. Personal and business accounts are treated as separate relationships.

(3) Ask Representative for details

(4) 20% for non-members or excessive usage. (Exceeding \$1,000.00 per month per location)

(5) Same fee applies for paper copies originally delivered electronically

(6) Free online image of check may be available through Heritage Online/Mobile Banking

(7) This fee does not apply to savings type accounts.

(8) Disabled After 90 consecutive days of inactivity

(9) Beginning on the 6th calendar day until the account is no longer at a negative balance

(10) Fee per item includes: check, ATM withdrawal, point-of-sale transaction, or other transaction or debit, whether paid or returned