HERITAGE
Financial Credit Union

FEE SCHEDULE I PERSONAL BANKING MEMBERS
Effective 11/5/26

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 I hour)
Returned Mail Fee..... $10.00

ACH ORIGINATION

Recurring, Standing Instruction..... Free

Non-Recurring/VaryingRequests/StaffAssisted..... $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 ..... Free

Heritage Direct Checking.....$10.00/mo (waived if $500 daily minimum balance or 10 IX)int 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

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(S)

Account History Printout (per item) $5.00 **(6)**

Check Copy< I year..... $3.00 **(6)**

Check Copy> I 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

EXPEDITED DELIVERY ..... Cost of delivery through service provider

INACTIVE ACCOUNT..... $10.00mo
***After one year for account balances under* $2,500.00;**
After two years *for* account *balances $2,500.00* or more.
Applies to *dormant* accounts.

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 **(7)**

Bill Pay..... Free **(7)**

OVERDRAFT/ NSF

Continuous Account Overdraft/Negative Balance (ALL member accounts)..$5.00(8)

Insufficient Funds (per item) up to $7.00. .....$0 **(9)**

Insufficient Funds (per item) $7.07-20.00 .....$26.00 **(9)**

Insufficient Funds (per item) more than $20.00..... $35.00 **(9)**

Overdraft Coverage (Money Market or share, per transfer) .....$5.00 **(9)**

Overdraft/ NSF..... $35.00 **(9)**

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
- -3xI0 ..... $70.00
- -5xI0 ..... $85.00
- -I0xI0 ..... $120.00

Drilling/ Break Open..... $750.00

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) Same fee applies for paper copies originally delivered electronically

(5) Free on line image of check rnay be available through Heritage Online/ Mobile Banking

(6) Disabled After 90 consecutive days of inactivity

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

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

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