

**Par value of one share: \$0.01**
**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 ORIGATION**

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

**ATM TRANSACTIONS**

(withdrawals, deposits, transfers, balance inquiries)

HFCU ATMs.....	Free
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**Out of Network / non-HFCU ATMs**

\$0 - \$19,999.99 (four no-fee transactions per month) .....	\$2.50 (1)
\$20,000 or more.....	Unlimited transactions (1)
ATM Deposit Correction .....	\$5.00

<b>CHECKING ACCOUNT MONTHLY FEE</b> .....	Free
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**CHECK SERVICES**

Check Printing .....	Price varies (2)
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 (per request) .....	\$32.00
Stop Pay through Heritage Online/Mobile (per request).....	\$20.00

<b>COIN MACHINE</b> .....	Free up to \$1000.00 in coin per month (3)
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**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

<b>CONSULAR LETTER</b> .....	\$20.00
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**COPIES (4)**

Account History Printout (per item).....	\$5.00 (5)
Check Copy < 1 year .....	\$3.00 (5)
Check Copy > 1 year .....	\$5.00 (5)
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

<b>EXPEDITED DELIVERY</b> .....	Cost of delivery through service provider
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<b>INACTIVE ACCOUNT</b> .....	\$10.00/mo (6)
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 After one year for account balances under \$2,500.00;  
 After two years for account balances \$2,500.00 or more.

<b>LEGAL PROCESS</b> (per item such as levy, garnishment or subpoena).....	\$100.00
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<b>LEGAL RESEARCH</b> .....	\$30.00/hr
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<b>MORTGAGE SUBORDINATION</b> .....	\$200.00
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<b>NOTARY SERVICE</b> .....	Free for Members
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**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 \$1.00.....	\$0 (9)
Insufficient Funds (per item) \$1.01-20.00.....	\$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

<b>RESEARCH</b> .....	\$25.00/hr (1 hr minimum)
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**RETIREMENT PLANS**

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

<b>RETURNED STATEMENT</b> (per account).....	\$10.00/mo
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**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

<b>SPECIAL STATEMENT HANDLING</b> (per month).....	\$10.00
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**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.....	\$20.00 domestic; \$35.00 foreign
Return.....	\$25.00

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

(2) Ask Representative for details

(3) 20% for non-members or excessive usage. (Exceeding \$1,000.00 per month per location)

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

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

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

(7) Disabled After 90 consecutive days of inactivity

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

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