

Par value of one share: \$0.01
BUSINESS CHECKING ACCOUNTS

Business Basic Checking.....	Free
Business Next Level Checking (1)	\$10.00/mo (waived if \$2,500 Avg. Daily Balance)
Business Advance Checking (1)	\$15.00/mo (waived if \$10,000 Avg. Daily Balance)
Inactive Account.....	\$25.00 per month account is inactive
Account Early Closure.....	\$25.00 (if closed within six months)
Transaction Fee.....	Free Unlimited

BUSINESS SAVINGS ACCOUNTS

Business Basic Savings (1)	\$5.00/mo (waived if \$500 Avg. Daily Balance)
Business Advanced Savings (1)	\$10.00/mo (waived if \$2,500 Avg. Daily Balance)
Account Early Closure.....	\$25.00 (if closed within six months)
Transaction Fee.....	Free Unlimited

INACTIVE ACCOUNT	\$25.00
After one year for any business deposit account	

STATEMENTS (per statement)

e-Statements.....	Free
Paper Statements.....	\$10.00 per month
Special Statement Handling (per month).....	\$10.00

ACCOUNT SERVICES

Returned Mail Fee	\$10.00
Cash Processing Fee.....	Free
Coin Machine.....	5% of each transaction (2)
Notary Service.....	Free for Members
Research/Reconciliation.....	\$50.00/hr (1 hr minimum)
Return Check Fee.....	\$35.00

BUSINESS ACH FILE ORIGINATION

Monthly Fee.....	\$25.00
Flat Fee per transaction.....	\$1.00
ACH Return Fee (per return).....	\$10.00
ACH Reversal / Chargeback fee (per instance).....	\$25.00

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 (3)
\$20,000 or more.....	Unlimited transactions (3)
ATM Deposit Correction.....	\$5.00

CHECK SERVICES

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
Blank Checks (4 per page).....	\$5.00 per page
Stop Payment (per request).....	\$25.00 online/\$35 in branch

WIRE TRANSFERS

Incoming.....	\$5.00 domestic; \$40.00 foreign
Outgoing.....	\$30.00 domestic; \$45.00 foreign
Return.....	\$35.00

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
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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

VISA BUSINESS DEBIT CARDS

Card Replacement (Standard).....	\$10.00
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

LEGAL PROCESS (per item such as levy, garnishment or subpoena).....	\$100.00
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BUSINESS ONLINE/MOBILE BANKING

Bill Pay Rush Payment.....	\$34.95 next day; \$29.95 2-day
Bill Pay.....	Free (6)
Heritage Online/Mobile.....	Free (6)
Quickbooks Integration.....	Free

OVERDRAFT / NSF

Continuous Account Overdraft/Negative Balance	\$10.00/day (7)
Insufficient Funds (per item) up to \$1.00.....	\$0 (8)
Insufficient Funds (per item) \$1.01-20.00	\$26.00 (8)
Insufficient Funds (per item) more than \$20.00	\$35.00 (8)
Overdraft / NSF (per item whether paid or returned).....	\$40.00 (9)
Uncollected Funds (per item whether paid or returned).....	\$40.00 (9)
Overdraft Coverage Transfer (from MM, Share)	\$5.00 per transfer

RETIREMENT PLANS

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

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

SERVICES

Business Deposit Anywhere	(10)
Positive Pay	\$50/mo

Please turn the page over to view disclosures.

- (1) *This will be interest bearing*
- (2) 20% for non-members or excessive usage (exceeding \$1,000.00 per month per location)
- (3) Based on current aggregate relationship balance the day of the withdrawal. Personal and business accounts are treated as separate relationships.
- (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) 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) Fees will apply while within Overdraft Protection limits when opted In
- (9) Fees will apply once Overdraft Protection limit has been exceeded
- (10) Please contact an HFCU team member for more information and pricing.