



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

ATM TRANSACTIONS (withdrawals, deposits, transfers, balance inquiries)

HFCU ATMsFree

Network ATM

HFCU-Branded Third Party ATMsFree**

Co-op Network ATMs & SUM Network ATMs.....Free

Out of Network / non-HFCU ATMs

\$0 - \$7,499.99.....Four free transactions per month*

\$7,500 - \$19,999.99.....Six free transactions per month*

\$20,000 or more.....Unlimited transactions

*Fee of \$1.50 per transaction after the allowed amount. **Out-of-network fees apply.

ATM Deposit Correction.....\$5.00

CHECKING ACCOUNT MONTHLY FEE.....Free

CHECK SERVICES

Check Printing.....Price varies¹

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

COIN MACHINE.....Free for Members

20% for non-members or excessive usage

COLLECTION ITEM PROCESSING

Incoming Items for Collection.....\$35.00

Outgoing Items for Collection (foreign & domestic).....CU cost +\$10.00

Protest Fee (per item).....\$25.00

CONSULAR LETTER.....\$20.00

COPIES*

Account History Printout (per item).....\$5.00

Free online through Heritage Mobile up to 18 months

Check Copy < 1 year\$3.00

Free online through Heritage Mobile up to 18 months

Check Copy > 1 year\$5.00

Free online through Heritage Mobile up to 18 months

Fax Check Copy.....\$5.00

Lien Release Copy.....\$5.00

Statement.....\$5.00

*Same fee applies for paper copies originally delivered electronically.

VISA DEBIT and CREDIT 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;

after two years for account balances \$2,500 or more.

LEGAL PROCESS (per item).....\$100.00

MORTGAGE SUBORDINATION.....\$200.00

NOTARY SERVICE.....Free for Members

ONLINE BANKING

Charity Pay.....\$1.99

Gift Pay.....\$2.99

iPay Rush Payment.....\$14.95 next day; \$9.95 2-day

Heritage Mobile.....Free*

Bill Pay.....Free*

Stop Pay through Heritage Mobile.....\$20.00

*Disabled After 90 consecutive days of inactivity



OVERDRAFT / NSF / COURTESY PAY

Continuous Account Overdraft / Negative Balance (ALL member accounts)	\$5.00
<i>Beginning on the 6th calendar day until the overdraft is cured.</i>	
Courtesy Pay (per item) up to \$1.00.....	\$0
Courtesy Pay (per item) \$1.01-10.00	\$20.00
Courtesy Pay (per item) \$10.01-20.00	\$25.00
Courtesy Pay (per item) more than \$20.00	\$35.00
Overdraft Coverage (Money Market or share, per transfer).....	\$5.00
Overdraft / NSF.....	\$35.00
<i>Fee per item includes: check, ATM withdrawal, point-of-sale transaction, or other transaction or debit, whether paid or returned</i>	
Returned/Resubmitted Item	\$35.00
Uncollected Funds (per item whether paid or returned).....	\$35.00

RESEARCH \$25.00/hr (1hr minimum)

RETIREMENT PLANS

IRA Closeout.....	\$20.00
IRA / SEP Outgoing Direct Rollover.....	\$20.00
IRA / SEP Outgoing Transfer	\$20.00

RETURNED STATEMENT (per account)..... \$10.00/mo

SAFE DEPOSIT BOX

Box Rental Fee	
- 3x5	\$35.00
- 5x5	\$55.00
- 3x10	\$60.00
- 5x10	\$75.00
- 10x10	\$110.00
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

TELEPHONE ACH ORIGATION

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

WIRE TRANSFERS

Incoming.....	Free
Outgoing.....	\$20.00 domestic; \$35.00 foreign

¹Ask Representative for details