

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 ATMs.....Free

Network ATM

HFCU-Branded Third Party ATMsFree¹
Co-op Network ATMs & SUM Network ATMs.....Free¹

Out of Network / non-HFCU ATMs

\$0 - \$7,499.99Four free transactions per month²
\$7,500 - \$19,999.99Six free transactions per month²
\$20,000 or more.....Unlimited transactions

¹Out-of-network fees apply.

²Fee of \$1.50 per transaction after the allowed amount.

ATM Deposit Correction\$5.00

CHECKING ACCOUNT MONTHLY FEEFree

CHECK SERVICES

Check PrintingPrice varies³

³Ask Representative for details

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 Members⁴

⁴20% for non-members or excessive usage

COLLECTION ITEM PROCESSING

Incoming Items for Collection\$35.00

Outgoing Items for CollectionCU cost +\$10.00 (foreign & domestic)

Protest Fee (per item)\$25.00

CONSULAR LETTER.....\$20.00

COPIES⁵

Account History Printout (per item).....\$5.00⁶

Check Copy < 1 year\$3.00⁶

Check Copy > 1 year\$5.00⁶

⁶Free online through Heritage Mobile up to 18 months

Fax Check Copy\$5.00

Lien Release Copy\$5.00

Statement.....\$5.00

⁵Same 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\$10.00mo⁷

⁷This fee does not apply to savings type accounts. 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 SERVICEFree 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.....Free⁸

Bill Pay.....Free⁸

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

⁸Disabled After 90 consecutive days of inactivity

OVERDRAFT / NSF / COURTESY PAY

Continuous Account Overdraft/Negative Balance (ALL member accounts).. \$5.00⁹

⁹Beginning on the 6th calendar day until the overdraft is cured.

Courtesy Pay (per item) up to \$1.00.....\$0¹⁰

Courtesy Pay (per item) \$1.01-10.00\$20.00¹⁰

Courtesy Pay (per item) \$10.01-20.00\$25.00¹⁰

Courtesy Pay (per item) more than \$20.00\$35.00¹⁰

Overdraft Coverage (Money Market or share, per transfer)\$5.00¹⁰

Overdraft / NSF\$35.00¹⁰

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

Returned/Resubmitted Item\$35.00

Uncollected Funds (per item whether paid or returned)\$35.00

RESEARCH\$25.00/hr (1 hr 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 OnlyFree

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

