

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 - \$19,999.99 (four no-fee transactions per month)\$2.50²

\$20,000 or more.....Unlimited transactions²

ATM Deposit Correction\$5.00

CHECKING ACCOUNT MONTHLY FEE.....Free

CHECK SERVICES

Check PrintingPrice varies³

Money Order (per item).....\$4.00

Non-Member "On Us" Checks Cashied (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

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

Fax Check Copy\$5.00

Lien Release Copy\$5.00

Statement.....\$5.00

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

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 BANKING

Charity Pay.....\$1.99

Gift Pay\$2.99

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

Heritage Mobile.....Free⁸

Bill PayFree⁸

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

OVERDRAFT / NSF / COURTESY PAY

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

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

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

RESEARCH\$25.00/hr (1 hr minimum)

RETIREMENT PLANS

IRA CloseoutFree

IRA / SEP Outgoing Direct RolloverFree

IRA / SEP Outgoing TransferFree

RETURNED STATEMENT (per account)\$10.00/mo

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

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 domestic; \$35.00 foreign

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

Return\$25.00

¹Out-of-network fees apply

²Based on current balance in account the day of the withdrawal

³Ask Representative for details

⁴20% for non-members or excessive usage (exceeding \$1,000.00 per month per location)

⁵Same fee applies for paper copies originally delivered electronically

⁶Free online through Heritage Mobile up to 18 months

⁷This fee does not apply to savings type accounts. After one year for account balances under \$2,500.00; after two years for account balances \$2,500.00 or more.

⁸Disabled After 90 consecutive days of inactivity

⁹Beginning on the 6th calendar day until the account is no longer at a negative balance

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