

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

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

ACH FILE ORIGATION

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 CollectionCU cost +\$10.00(foreign & domestic)
 Protest Fee (per item).....\$25.00

CONSULAR LETTER.....\$20.00

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

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 Download.....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

Please turn the page over to view the 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