

### Checking Account Fees

<b>Basic Checking</b> (per month)	No Charge
<b>360 Secure Checking</b> (per month, per checking account)	\$6.00
<b>Youth Checking</b> (per month)	No Charge
<b>Check printing</b>	Prices vary depending on style
<b>Temporary Check</b> (per check)	\$2.00

### Money Market/Savings Account Fees

<b>Savings/Money Market</b> (excess withdrawal fee)	\$17.00
(Checks or Preauthorized withdrawals in excess of six per month)	

### Other Service Fees (applies to all accounts & services)

<b>Account Activity Printout/Statement Copy</b>	\$2.00
<b>Check Bill Payment Service</b>	No Charge†
(†Must use at least once every 90 days or a \$3.00 per month fee)	
Bill Payment Overnight Delivery	\$34.95
Bill Payment Second Day Delivery	\$29.95
Bill Payment Electronic Rush Payment	\$6.95
<b>Inactive Account</b> (per month)	\$7.50
(dormant 12 months – Balance \$100 or less)	
<b>Check Cashing Non-Member</b>	\$5.00
<b>Bad Address Fee</b> (per month)	\$7.50 / Month
<b>ATM (HFCU Member)</b>	No Charge
(ATMs we own/operate; Surcharge free ATMs listed on HFCU's website)	
<b>ATM (HFCU Member)</b>	\$1.00
(ATMs we <u>do not</u> own/operate or surcharge free ATMs <u>not</u> listed on HFCU website. ATM owner may assess an additional surcharge fee.)	
<b>ATM (Non-Member)</b>	\$2.00
<b>Card replacement</b> (One free per calendar year)	\$5.00
<b>Cashier's Checks</b> (One free per day for HFCU member)	\$3.00
<b>Cashier's Checks (Non-Member)</b>	\$5.00
<b>Money Order</b>	\$2.00
<b>Collection item</b>	
Incoming	\$10.00
Outgoing (Domestic)	correspondent fees plus \$15.00
Outgoing (International)	correspondent fees plus \$25.00
<b>Check Copy</b> (per item)	\$2.00
<b>Check Copy – Online Banking</b>	No Charge
<b>Check Returned</b> (given to you by a third party)	No Charge
<b>Check Returned</b> (self to self)	\$23.00
<b>Gift Cards up to \$1,000</b> (per card)	\$3.95
<b>Nonsufficient funds – NSF*</b> (per item presentment)	\$24.00
(Not to exceed 5 charges per day, excess item(s) returned unpaid with no fee)	
<b>Overdraft Protection – ODP*</b> (per item presentment)	\$24.00
(Not to exceed 5 charges per day)	
<b>Statements – Electronic</b> (per month)	No Charge
<b>Statements – Printed/Mailed†</b> (per month)	\$3.00
<b>Stop payments</b> (per item)	\$25.00
<b>Signature Guarantee</b> (per stamp)	\$25.00

### Wire Transfer Fees

<b>Domestic Outgoing</b>	\$15.00
<b>Domestic Incoming</b>	No Charge
<b>Foreign Outgoing</b>	correspondent fees plus \$47.00
<b>Foreign Incoming</b>	No Charge

### Research Fees

<b>Account Balancing Assistance</b>	\$25.00
(per hour / 1 hour minimum)	
<b>Account Research</b>	\$25.00
(per hour - 1 hour minimum)	
<b>Garnishments, Executions, Levies, Subpoenas</b>	\$50.00
+ legal fees + \$25.00 per hour research + \$2.00 per copy	
<b>IRS Subpoenas</b>	fee as authorized by IRS

### Safe Deposit Box Fees

<b>Box Size and Annual Fee</b>	
2 x 5 x 24	\$17.50
3 x 5 x 24	\$22.50
5 x 5 x 24	\$27.50
3 x 10 x 24	\$40.00
5 x 10 x 24	\$60.00
10 x 10 x 24	\$100.00
<b>Drill Box Fee</b>	Fee assessed by Vendor
<b>Replacement Keys</b>	\$25.00
<b>Late Fee</b>	\$10.00
<b>Nonsufficient funds – NSF</b> (of annual renewal fee)	\$24.00

### Lending & Credit Card Fees

<b>Collection Fees</b>	
All costs involved in collecting amount owed to HFCU including court costs and reasonable attorney fees.	
<b>Late Fee – Credit Card</b> (the lesser of) \$15.00 or amount of the required minimum payment if you are ten (10) or more days late.	
<b>Minimum Payment</b> (the greater of) \$20.00 or 2% of balance	
<b>Over the Limit Fee</b>	\$15.00
Applied when account balance limit exceeds \$100 during a billing cycle. Charged once per billing cycle.	
<b>Filing Fees</b>	
All lien filing fees for security interest in any secured loans.	
<b>Late Fee - Loans</b> (the lesser of) \$25.00 or 5% of payment when 10 or more days late	
<b>Late Title Registration Penalty Fee</b>	\$250.00
<b>Electronic Title Lien Fee</b>	\$5.00
<b>Skip-a-Pay Fee</b> (per loan skipped)	\$25.00
<b>Telephone Payment Convenience Fee</b>	\$10.00

\* Fees are charged if you do not have a sufficient **available balance** on your account. The fee will be charged whether the item is paid or it is returned unpaid. Items can be presented multiple times and will be charged per presentation. Nonsufficient funds and Overdraft fees imposed on transactions by check, in-person withdrawal, ATM withdrawal, ACH or any other electronic means. ODP fee charged when balance reaches -\$10.00.

Fees may reduce earnings.

†Accounts enrolled to receive paper statements prior to October 1, 2024 will not incur a charge on their account. Any enrollment changes on or after October 1, 2024 to this selection could incur charges. Rev 1/1/2026

