

Fee Schedule

Effective 01/01/2019

HHFCU MEMBERSHIP

Par value of one share: \$5.00

ACCOUNT SERVICES

Share Account Balance Below \$5.00	\$5.00
Account, Early Closure	\$25.00 (if closed within six months)
Reconciliation	\$25.00 / hour (minimum 1 hour)

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

HHFCU ATMs	Free
------------------	------

Network ATM

HHFCU-Branded Third Party ATMs	Free**
--------------------------------------	--------

Co-op Network ATMs	Free
--------------------------	------

SUM Network ATMs	Free
------------------------	------

Out of Network / non-HHFCU 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.

ATM Deposit Correction	\$5.00
------------------------------	--------

ATM Empty Envelope Fee	\$25.00
------------------------------	---------

** Out-of-network fees apply. Visit HHFCU.org for HHFCU branded third party ATM locations.

CHECKING ACCOUNT MONTHLY FEE	Free
------------------------------------	------

CHECK SERVICES

Check Printing	Price varies
----------------------	--------------

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
----------------------	---------

COIN MACHINE	Free for Members
--------------------	------------------

20% for non-members and excessive usage

COLLECTION ITEM PROCESSING

Incoming Items for Collection	\$35.00
-------------------------------------	---------

Outgoing Items for Collection (foreign and domestic)	Credit Union cost + \$10.00
--	-----------------------------

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

CONSULAR LETTER	\$20.00
-----------------------	---------

COPIES

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

(Free online through iCliq up to 18 months)

Check Copy < 1 year	\$3.00
---------------------------	--------

(Free online through iCliq up to 18 months)

Check Copy > 1 year	\$5.00
---------------------------	--------

(Free online through iCliq up to 18 months)

Document Other than Statement	Price varies
-------------------------------------	--------------

Fax Check 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	\$10.00 / month
------------------------	-----------------

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 iCliq.....\$5.00 if not accessed at least once every 60 days

Bill Pay.....\$10.00 if not used at least once every 60 days

Stop Pay through iCliq.....\$20.00

OVERDRAFT / NSF / COURTESY PAY

Continuous Account Overdraft / Negative Balance (non-courtesy pay accounts)..... \$5.00 daily
(Beginning on the 6th calendar day until the overdraft is cured.)

Courtesy Pay (per item) less than \$1.00.....\$0.00

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

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

Courtesy Pay (per item) more than \$20.00.....\$35.00

Overdraft Coverage (Money Market or share, per transfer).....\$5.00

Overdraft / NSF (Fee per item includes: check, ATM withdrawal, point-of-sale transaction, or
other transaction or debit, whether paid or returned).....\$32.00

Uncollected Funds (per item whether paid or returned).....\$32.00

REGULATION D (Excessive transactions on share or

Money Market accounts per item).....\$32.00

RESEARCH.....\$25.00 / hour (minimum 1 hour)

RETIREMENT PLANS

IRA Closeout.....\$20.00

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

IRA / SEP Outgoing Transfer\$20.00

RETURNED DEPOSITED/CASHED ITEM\$32.00

RETURNED STATEMENT (per account)\$10.00 / month

SAFE DEPOSIT BOX

Box Rental Fee (see separate schedule for pricing)..... Price varies by size

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

Stop Payment (per request)\$32.00

TELEPHONE ACH ORIGATION

Recurring, Standing Instruction Free

Non-Recurring/VaryingRequests/StaffAssisted\$15.00

WIRE TRANSFERS

Incoming (with or without notification)..... Free

Outgoing.....\$20.00 (domestic) \$35.00 foreign