

# 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) up to \$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