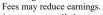


Checking Account Fees	Wire Transfer Fees
Basic Checking (per month)	Wire Transfer
360 Secure Checking (per month, per checking account) \$6.00	Domestic Outgoing \$15.00
Youth Checking (per month)	Domestic Incoming
Check printingPrices vary depending on style	Foreign Outgoingcorrespondent fees plus \$47.00
Temporary Check (per check)	Foreign Incoming No Charge
Money Market/Savings Account Fees	Research Fees
Savings/Money Market (excess withdrawal fee)\$17.00	Account Balancing Assistance \$25.00
(Checks or Preauthorized withdrawals in excess of six per month)	(per hour / 1 hour minimum)
Other Service Fees (applies to all accounts & services)	Account Research \$25.00
Account Activity Printout/Statement Copy \$2.00	(per hour - 1 hour minimum) Garnishments, Executions, Levies, Subpoenas \$50.00
Check Bill Payment Service No Charge‡	+ legal fees + \$25.00 per hour research + \$2.00 per copy
(‡Must use at least once every 90 days or a \$3.00 per month fee)	IRS Subpoenas fee as authorized by IRS
Bill Payment Charitable Donation	Safe Deposit Box Fees
Bill Payment Gift Check \$2.99	Box Size and Annual Fee
Bill Payment Overnight Delivery \$34.95	2 x 5 x 24
Bill Payment Second Day Delivery \$29.95	3 x 5 x 24
Bill Payment Electronic Rush Payment \$6.95	5 x 5 x 24\$27.50
Inactive Account (per month) \$7.50	3 x 10 x 24
(dormant 12 months – Balance \$100 or less) Check Cashing Non Mombon \$5.00	5 x 10 x 24\$60.00
Check Cashing Non-Member	10 x 10 x 24\$100.00
ATM (HFCU Member)	Drill Box Fee Fee assessed by Vendor
(ATMs we own/operate; Surcharge free ATMs listed on HFCU's website)	Replacement Keys\$25.00
ATM (HFCU Member)	Late Fee
(ATMs we do not own/operate or surcharge free ATMs not listed on HFCU	Nonsufficient funds – NSF (of annual renewal fee) \$24.00
website. ATM owner may assess an additional surcharge fee.) ATM (Non-Member)	Lending & Credit Card Fees
Card replacement (One free per calendar year)\$5.00	Callaction Food
Cashier's Checks (One free per day for HFCU member) \$3.00	Collection Fees
Cashier's Checks (Non-Member)	including court costs and reasonable attorney fees.
Money Order \$2.00	Late Fee – Credit Card (the lesser of) \$15.00 or amount of the
Collection item	required minimum payment if you are ten (10) or more days
Incoming\$10.00	late.
Outgoing (Domestic) correspondent fees plus \$15.00	Minimum Payment (the greater of) \$20.00 or 2% of balance
Outgoing (International) correspondent fees plus \$25.00	Over the Limit Fee \$15.00
Check Copy (per item)	Applied when account balance limit exceeds \$100 during a
Check Copy – Online Banking No Charge	billing cycle. Charged once per billing cycle.
Check Returned (given to you by a third party)	Filing Fees
Check Returned (self to self)	All lien filing fees for security interest in any secured loans.
Gift Cards up to \$1,000 (per card) \$3.95	Late Fee - Loans (the lesser of) \$25.00 or 5% of payment when
Nonsufficient funds – NSF* (per item presentation) \$24.00	10 or more days late
(Not to exceed 5 charges per day, excess item(s) returned unpaid with no fee)	Late Title Registration Penalty Fee \$250.00
Overdraft Protection – ODP* (per item presentation) \$24.00	Electronic Title Lien Fee
(Not to exceed 5 charges per day) Statements – Electronic (per month)No Charge	Skip-a-Pay Fee (per loan skipped) \$25.00
Statements – Printed/Mailed† (per month) \$3.00	Telephone Payment Convenience Fee \$10.00
Statements – 1 Intervivaleur (per month) \$3.00 Stop payments (per item)	
Signature Guarantee (per event)	
Signature Guarantee (per event) \$23.00	

^{*} 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.



[†]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 12/2025 V3

