



FEE SCHEDULE EFFECTIVE NOVEMBER 2017

Checking Account Fees

Counter Checks without check order.....	\$5
Inactive Checking (balance under \$100, no activity for 90 days)	\$5
Maintenance fee if below minimum balance:	
Rewards Checking	\$1,000 min. or \$10/month, inactive fee \$25 ⁺
<i>+Rewards Checking requires a min. of 10 debit transactions per month to be considered active.</i>	

Photocopy of check	\$2 each
Photocopy of check (deposit)	\$5 each
Reconciliation (1 st statement period FREE)	\$30/hour

Money Maker Accounts

First 6 withdrawals per month.....	FREE
Additional withdrawals	\$10 each
Maintenance fee if balance falls below \$2500.....	\$15/month

Debit Card Fees

Withdrawal fee at Heartland ATMs	FREE
Withdrawal fee at non-proprietary ATMs	
• Free, Free 55, Free Business Checking	5 Free/month then \$1.50 each
• eChecking, Rewards, Business Checking....	10 Free/month then \$1.50 each
Point of Sale from Savings Account	3 FREE (per month); \$30 each thereafter.

*If you exceed three debits per month twice in a 12 month period your debit card will be closed.

ATM Deposit adjustment	\$5
Rush Debit Card	\$25
Replace Debit Card	\$10 each

General Services

Account history	\$2 each
Address change not reported by member	\$10 each
Cash Check for Non-Member (restrictions apply)	\$10 each
Collection item	\$30 each
Copy of statement	\$5 each
Credit union check (to another party)	\$5 each
Foreign item deposit (restrictions apply).....	\$20/item
Visa Gift Cards	\$3.95 each
Inactive membership fee	\$15/month
(Members over 18 years of age with only a share savings account that has a deposit less than \$250 & is inactive for 181 consecutive days)	
IRA Withdrawal or Closure	\$25 each
Lender Requested Payoff.....	\$15 each
Levy	\$25 each
Money orders	\$2 each, FREE with Rewards and FREE 55
NSF item or check charge	\$30 each (no daily limit)

Overdraft/privilege pay item or check charge	\$30 each (No daily limit)
Overnight Delivery	\$30
Research Time	\$30/hour
Returned debit/withdrawal	\$30 each
Returned deposited or cashed check (third party)....	\$30 each
Returned deposited or cashed check	\$30 each
..... (Member's personal check drawn on another financial)	
Returned or non-deliverable statement	\$5 each
Safe Deposit Box	
3 X 5	\$45/year
3 X 10	\$55/year
5 X 10	\$75/year
10 X 10	\$120/year
Key replacement	\$30
Drilling fee	\$150
Signature guarantee (Members only)	\$10
Stop payment (one item or series)	\$30 each
Wire transfers - foreign	\$50 each
Wire transfers - incoming.....	\$5 each
Wire transfers - outgoing	\$25 each
Coin Exchange (non-members).....	5% of coin balance

Online Bill Pay

Expedited Electronic Payment	\$10 each
Expedited Overnight Check Payment	\$25 each

VISA Credit Cards

Late payment.....	\$20/month
Lost card replacement.....	\$10 each
Returned payment.....	\$27 each
"Rush" card.....	\$20 each
Statement copies.....	\$5 each
Copies of sales drafts	\$5 each (originals are \$10 each)

Loan Fees

Duplicate Lien Release.....	\$10 each
Duplicate Mortgage Satisfaction.....	\$20 each
Late payment fee.....	\$20/month
Subordination Agreement.....	\$100 each
Subsequent action document fee	\$50 each
Title Transfer fee.....	\$20 each
Returned Loan Payment.....	\$30 each

Automatic Savings Account

First withdrawal per month	FREE
Additional withdrawals	\$20 each
Minimum deposit amount	\$10

- Money must be deposited through direct deposit, payroll deduction, ACH or scheduled transfer between Heartland accounts set up by a Heartland employee.
- If direct deposit, payroll deduction, ACH or scheduled transfer between Heartland accounts stops the balance will be transferred to your Heartland regular savings account and the Automatic Savings Account will be closed.
- Deposit amount can be changed at anytime.
- This account cannot be linked to overdraft protection.
- Unlimited lump sum deposits over \$500 can be made.