

Checking Account Fees

Cashier's Check	\$3.00
(One free per day if you have a checking account at HFCU)	
Check printing(fee based on style and quantity ordered)	
Copy of Check eTeller (PC Home Banking).....	Free
eCheck Bill Payment Service (Must use at least once every 90 days or a \$3.00 per month fee).....	Free
Bill Payment Charitable Donation.....	\$1.99
Bill Payment Gift Check.....	\$2.99
Bill Payment Overnight Delivery.....	\$14.95
Bill Payment Second Day Delivery.....	\$9.95
Bill Payment Electronic Rush Payment.....	\$4.95
Savings/Money Market (excess withdrawal fee).....	\$17.00
(Charged for each debit transaction in excess of six during a statement cycle)	
Monthly Minimum Balance Fee	
Flexible Checking.....	\$6.00
Club/Organization Checking (dividend or non dividend earning).....	\$6.00
Stop payments (per item)	
Online stop payment (through eTeller) applies to all checking accounts.....	\$10.00
myChecking(ages 18to25).....	\$11.00
All other checking accounts.....	\$15.00
Temporary Check (per check).....	\$1.00
Unreadable MICR Item (per item).....	\$1.00

Business Checking Account Fees

(applicable only to Business Checking Accounts)

Excess Transaction (per item per month).....	\$0.25
Free Business Checking.....	First 150 Free
Classic Business Checking.....	First 200 Free
Platinum Business Checking.....	First 300 Free
Currency	
Cash purchased (per strap).....	\$0.20
Coin purchased (per roll).....	\$0.05
Cash deposited (per strap).....	Free
Coin deposited (per roll).....	Free
Coin deposited (via coin machine).....	4% of deposit
Business Checking Minimum Balance	
Free Business Checking.....	N/A
Classic Business Checking (if average daily balance falls under \$2,500).....	\$5.00
Platinum Business Checking (if average daily balance falls under \$5,000).....	\$10.00

All other service fees apply

Savings Account Fees

Holiday/Vacation Club early withdrawal (per withdrawal).....	\$5.00
Holiday/Vacation Club early account closing (within 12 months of opening).....	\$10.00
Holiday/Vacation Club reopen account (within 12 months of closing).....	\$10.00

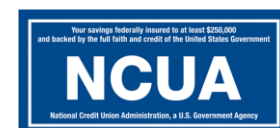
Other Service Fees

(applicable to all accounts)

Account Reopening within 90 days.....	\$3.00
Account Activity Printout	\$2.00
Bad Address Fee (per month).....	\$7.50
ATM	Free
(cash withdrawals at ATMs we <u>do</u> own or operate; or at surcharge free ATMs listed on HFCU's website)	
ATM	\$1.00
(cash withdrawals at ATMs we <u>do not</u> own or operate; or ATMs <u>not</u> listed on HFCU's website as surcharge free ATMs. The ATM owner may assess an additional surcharge fee.)	
ATM Card replacement (one free per year).....	\$5.00
Checks	
American Express Gift Checks (per check).....	\$2.50
Cashier	\$3.00
(One free per day if you have a checking account at HFCU)	
Money Order	\$1.50
Traveler's Checks (per \$100.00).....	\$1.00
(Free if you have a checking account at HFCU)	
Traveler's Checks for Two (per \$100.00).....	\$1.00
Collection item	
Incoming.....	\$10.00
Outgoing.....	correspondent fees plus \$15.00
(Outgoing domestic or international)	
Copy of Check	\$2.00
Copy of Check Rush (faxed).....	\$3.00
Deposited checks (and other items) given to you by a third party and returned unpaid.....	\$5.00
myChecking (ages 18 to 25).....	Free
Deposited Checks (and other items) from your non-HFCU personal accounts returned unpaid.....	\$23.00
myChecking.....	\$11.00
Gift Cards up to \$1,000 (per card).....	\$3.95
(Bulk purchase discounts available)	
Nonsufficient funds (per item)***	
myChecking (ages 18 to 25)**.....	\$11.00
All other accounts/services.....	\$30.00

** myChecking has a maximum of 4 NSF or Overdraft fees (or combination) per day. Maximum charge of \$44.00 per day.

***Nonsufficient funds and Overdraft fees imposed on transactions by check, in-person withdrawal, ATM withdrawal, or any other electronic means.



Other Service Fees Continued

(applicable to all accounts)

Overdraft (per overdraft item paid)***	
myChecking (ages 18 to 25)**	\$11.00
Overdraft all other accounts/services	\$30.00
Photocopy	\$2.00
Signature Guarantee (per event)	\$25.00
Statements	
Paper	Free
myChecking (ages 18 to 25)(per month)	\$3.00
Electronic (through eTeller for all accounts)	Free
Transfers	
Automatic (per transfer)	\$5.00
Overdraft protection from Savings to Checking	
Telephone (Person to Person)	\$2.00
TellerPhone (Telephone Banking)	Free
eTeller (Online Banking)	Free
Wire Transfer	
Domestic	
Outgoing	\$15.00
Incoming	Free
Foreign	
Outgoing	correspondent fees plus \$47.00
Incoming	Free
Western Union - Commercial Money Orders	
	as charged by correspondent

Research Fees

Account Balancing Assistance (per hour)	\$25.00
1 hour minimum	plus \$2.00 per copy
Account Research (per hour)	\$25.00
1 hour minimum (applies to all account and services research)	
	plus \$2.00 per copy
Garnishments, Executions, Levies	
and other subpoenas	\$25.00 plus legal fees
	plus \$15.00 per hour research
	plus \$2.00 per copy
IRS Subpoenas	fee as authorized by IRS
Photocopy	\$2.00

Safe Deposit Box Fees

Box Size and Annual Fee	
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

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Safe Deposit Box Fees Continued

5 x 10 x 24	\$60.00
10 x 10 x 24	\$100.00
Nonsufficient Funds (of annual renewal fee)	\$30.00
Drill Box Fee	\$100.00
Replacement Keys	\$25.00
Late Fee	\$5.00

Credit Card Fees

Collection Fees	
	All costs involved in collecting amount owed to HFCU including court costs and reasonable attorney fees.
Late Fee (the lesser of) \$15.00 or the amount of the required minimum payment if you are ten (10) or more days late in making a payment.	
Minimum Payment (the greater of) \$20.00 or 2% of balance	
Returned/Dishonored Payment Fee	\$30.00
Over the Limit Fee	
	\$15.00 will be charged when you exceed your account balance limit by more than \$100 (\$100.01 or more). This will be charged only once per billing cycle, regardless of the number of times your account balance becomes over the limit by more than \$100 during a billing cycle.
Stop Payment Fee	\$15.00

Lending Fees

Collection Fees	
	All costs involved in collecting amount owed to HFCU including court costs and reasonable attorney fees.
Filing Fees	
	All lien filing fees for HFCU security interest in any secured loans. Fee is actual fee charged based on security type and state pricing.
Late Fee (the lesser of) \$25.00 or 5% of payment when 10 or more days late	
Non-Sufficient Funds Payment Fee	\$30.00
Lost Title Replacement	\$15.00
Electronic Title Lien Fee	\$5.00
Skip-a-Pay Fee (per loan skipped)	\$25.00
Telephone Payment Convenience Fee	\$10.00

