

Business Fees

Free Services

Overdraft protection setup	Free
HCU ATM & Co-op Network ATM transactions	Free
Point of sale debit transactions	Free
Locking deposit bag rental (\$25.00 deposit)	Free
IRA set up (IRA & SEP IRA)	Free
Automatic payment transfer of funds	Free
Out-going ACH (Per item)	Free

Business Checking Services

Business Basic service charge (Balance goes below \$300)	7.00
Business service charge (Balance goes below \$2,500)	10.00
Hi-yield Business service charge (Balance goes below \$25,000)	25.00
Business eChecking check fee (Over 20 check clearings/month)	.10 ea
Business basic check fee (Over 35 check clearings/month)	.10 ea
Business check fee (Over 40 check clearings/month)	.10 ea
Hi-yield business check fee (over 40 check clearings/month)	.10 ea
Per hour charge for reconciliation services	15.00
Copy of check	2.00
Duplicate account statement	5.00
Statement update	5.00
Stop pay fee/ACH stop pay fee	25.00
Overdraft LOC loan transfer fee	4.00
Overdraft share transfer fee	3.00
Item paid in overdraft fee (ODP layer 3 - Courtesy Pay)	N/C
-Negative account balance \$0-\$9.99	
Item paid in overdraft fee (ODP layer 3 - Courtesy Pay)	26.00
-Negative account balance \$10.00 +	
Check collection fee	20.00
Counter checks	5.00
Check printing fee	VARIABLES
Business eChecking per item (Checks deposited over 50/month)	.15
Business basic per item (Checks deposited over 50/month)	.15
Business checking per item (Checks deposited over 100/month)	.15
Hi-yield business per item (Checks deposited over 100/month)	.15

Visa® Debit Card

Non-HCU ATM fee after 2 free withdrawals/balance inquiries	1.00
Replacement card	5.00
Transaction copy	15.00
Savings-only monthly Visa debit card fee	6.00

Visa® Services

Over credit limit fee (Opt-in) - proportional to overage	Max. 24.00
Visa credit card late payment fee (Max. \$25)	5% Amt. Due
Replacement card	5.00
Visa cash advance fee	\$2 or 3%, whichever is greater**
Visa balance transfer fee	3%
Transaction copy	15.00
Statement update	3.00

Wire Transfers

Federal Reserve System outgoing wires	20.00
International outgoing wires	35.00
Incoming wires	5.00

Direct Deposit/Billing Services (Via ACH)

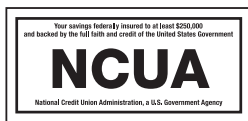
Setup charge	VARIABLES
Monthly charge	25.00
Per file charge	5.00
Per item charge	.10

Safe Deposit Boxes

Maximum price shown, may be lower depending upon location:	
3 x 5 box rental per year	25.00
5 x 5 box rental per year	35.00
3 x 10 box rental per year	40.00
5 x 10 box rental per year	50.00
10 x 10 box rental per year	80.00
Lost keys	Varies
Rekey a box	40.00
Drill lock (Lost keys)	VARIABLES

Miscellaneous

Account inquiry by phone (Per inquiry for over 5 per month)	3.00
Phone transfer - via Phone Center (Per transfer for over 5/month)	3.00
Send or receive fax transmissions (per page)	2.00
Sight drafts	25.00
Garnishments/levies to account	50.00
Deposit of foreign checks	10.00
Money order	2.00
Coin Counting fee (Over \$200 in a month)	1%
Cashier checks	5.00
Corporate checks	2.00
Excess withdrawal fee (5 free per month, POS purchase exempt)	3.00
Deposit for key to night depository	3.00
Mail receipt fee	1.00
Trust account set up	20.00
Undeliverable mail	10.00
Monthly unclaimed shares fee (Unable to locate member for the previous 12 months)	5.00
Early account closed fee (Within first 6 months)	25.00
Signature guarantee or validation - members	5.00
Signature guarantee or validation - non-members (Referrals only)	30.00
LOC Loans: Over the credit limit	15.00
Sweep Services monthly fee	25.00
Visa/loan payment returned fee	27.00
Check and ACH payment returned fee	34.00
Returned check fee (Deposit items)	7.50
Dormant fee (Per qtr., no activity for 12 mos. & bal. below \$100)	10.00
Bill Pay Expedited Payment (Check):	up to \$14.95
Bill pay check copy fee	10.00
Loan payment deferral fee	34.00
Per hour charge for research/reconciliation services	20.00
Early IRA share closure within one year	25.00
Telpay	20.00



Effective 9/1/2018

All fees subject to change without notice