

Par value of one share: \$0.01

ACCOUNT SERVICES

Account, Early Closure	\$25.00 (if closed within six months)
Reconciliation	\$25.00 / hour (minimum 1 hour)

ATM TRANSACTIONS (withdrawals, deposits, transfers, balance inquiries)

HFCU ATMs.....	Free
Network ATM	
HFCU-Branded Third Party ATMs	Free**
Co-op Network ATMs & SUM Network ATMs	Free
Out of Network / non-HFCU 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
<i>*Fee of \$1.50 per transaction after the allowed amount. **Out-of-network fees apply.</i>	
ATM Deposit Correction	\$5.00

CHECKING ACCOUNT MONTHLY FEE Free

CHECK SERVICES

Check Printing.....	Price varies ¹
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
Stop Payment (per request)	\$32.00

COIN MACHINE Free for Members
 20% for non-members or excessive usage

COLLECTION ITEM PROCESSING

Incoming Items for Collection	\$35.00
Outgoing Items for Collection (foreign & domestic).....	CU cost + \$10.00
Protest Fee (per item).....	\$25.00

CONSULAR LETTER \$20.00

COPIES

Account History Printout (per item).....	\$5.00
<i>Free online through Heritage Mobile up to 18 months</i>	
Check Copy < 1 year.....	\$3.00
<i>Free online through Heritage Mobile up to 18 months</i>	
Check Copy > 1 year.....	\$5.00
<i>Free online through Heritage Mobile up to 18 months</i>	
Document Other than Statement.....	Price varies ¹
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 \$10.00mo

*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 Mobile	Free ¹
Bill Pay.....	Free ¹
Stop Pay through Heritage Mobile.....	\$20.00

¹ Disabled after 90 consecutive days of inactivity

Par value of one share: \$0.01

OVERDRAFT / NSF / COURTESY PAY

Continuous Account Overdraft / Negative Balance (ALL member accounts).....	\$5.00
<i>Beginning on the 6th calendar day until the overdraft is cured.</i>	
Courtesy Pay (per item) up to \$1.00.....	\$0
Courtesy Pay (per item) \$1.01-10.00.....	\$20.00
Courtesy Pay (per item) \$10.01-20.00.....	\$25.00
Courtesy Pay (per item) more than \$20.00.....	\$35.00
Overdraft Coverage (Money Market or share, per transfer).....	\$5.00
Overdraft / NSF.....	\$35.00

Fee per item includes: check, ATM withdrawal, point-of-sale transaction, or other transaction or debit, whether paid or returned

Returned / Resubmitted Item.....	\$35.00
Uncollected Funds (per item whether paid or returned).....	\$35.00

REGULATION D (Excessive transactions on share or

Money Market accounts per item).....	\$35.00
--------------------------------------	---------

RESEARCH	\$25.00/hr (1hr minimum)
-----------------------	--------------------------

RETIREMENT PLANS

IRA Closeout.....	\$20.00
IRA / SEP Outgoing Direct Rollover.....	\$20.00
IRA / SEP Outgoing Transfer.....	\$20.00

RETURNED STATEMENT (per account).....	\$10.00/mo
--	------------

SAFE DEPOSIT BOX

Box Rental Fee (see separate schedule for pricing).....	Price varies by size ¹
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

TELEPHONE ACH ORIGATION

Recurring, Standing Instruction.....	Free
Non-Recurring/VaryingRequests/StaffAssisted.....	\$15.00

WIRE TRANSFERS

Incoming.....	Free
Outgoing.....	\$20.00 domestic; \$35.00 foreign

¹Ask Representative for details