

Business Fees

Free Services

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| Overdraft protection setup | Free |
| HCU ATM and Co-op Network ATM transactions | Free |
| Point of sale debit transactions | Free |
| Locking deposit bag rental (\$25.00 deposit) | Free |
| IRA setup (IRA and SEP IRA) | Free |
| Automatic payment transfer of funds | Free |
| Outgoing ACH (per item) | Free |

Business Checking Services

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|---|--------|
| Business Basic service charge (if balance below \$300) | 7.00 |
| Business service charge (if balances below \$2,500) | 10.00 |
| Hi-yield Business service charge (if balance below \$25,00) | 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 |
| Copy of check | 2.00 |
| Duplicate account statement | 5.00 |
| Statement update | 5.00 |
| Stop pay fee/ACH stop pay fee | 28.00 |
| Overdraft LOC loan transfer fee | 4.00 |
| Overdraft share transfer fee | 3.00 |
| Item paid in overdraft fee (Courtesy Pay) | N/C |
| Negative account balance \$0-\$9.99 | |
| Item paid in overdraft fee (Courtesy Pay) | 28.00 |
| Negative account balance \$10.00 or more | |
| Check collection fee | 20.00 |
| Counter checks | 5.00 |
| Check printing fee | Varies |
| Business eChecking per item (checks deposited more than 50/month) | .15 |
| Business basic per item (checks deposited more than 50/month) | .15 |
| Business checking per item (checks deposited more than 100/month) | .15 |
| Hi-yield business per item (checks deposited more than 100/month) | .15 |

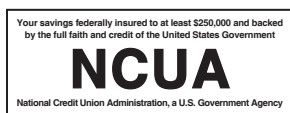
Visa Debit Card

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

Visa Services

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|---|------------------------------------|
| Over credit limit fee (opt-in), proportional to overage | Max. 24.00 |
| Visa credit card late payment fee | 5% amount due up to 25.00 |
| Replacement card | 5.00 |
| Visa cash advance fee | \$2.00 or 3%, whichever is greater |
| Visa balance transfer fee | 3% |
| Transaction copy | 15.00 |
| Statement update | 3.00 |

Effective 08/30/21. All fees subject to change without notice.



Wire Transfers

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|---------------------------------------|-------|
| Federal Reserve System outgoing wires | 20.00 |
| International outgoing wires | 40.00 |
| Incoming wires | 5.00 |

Direct Deposit/Billing Services (via ACH)

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|-----------------|--------|
| Setup charge | Varies |
| Monthly charge | 25.00 |
| Per file charge | 5.00 |
| Per item charge | .10 |

Safe Deposit Boxes

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|--|--------|
| Maximum price shown (may be lower depending on 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) | Varies |

Miscellaneous

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| Account inquiry by phone (per inquiry for more than 5 per month) | 3.00 |
| Phone transfer, via eBranch (per inquiry for more than 5 per month) | 3.00 |
| Send or receive fax transmission (per page) | 2.00 |
| Sight drafts | 25.00 |
| Garnishments/levies to account | 50.00 |
| Deposit for foreign checks | 10.00 |
| Money order | 2.00 |
| Coin Counting fee (when more than \$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 (when unable to locate member for the previous 12 months) | 5.00 |
| Early account closed fee (within first 6 months) | 25.00 |
| Medallion Signature guarantee, members | 5.00 |
| Medallion Signature guarantee, non-members (referral 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 | 28.00 |
| Returned check fee (deposit items) | 7.50 |
| Dormant account fee (per qtr. no activity for 12 months and balance 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 | 25.00 |
| Early IRA share closure within on year | 25.00 |
| Telipay | 20.00 |
| PayToday loan payment by credit or debit card | 30.00 |