

# Consumer & Fiduciary Fees

## Free Services

HCU ATM & Co-op Network ATM transactions	Free
Overdraft protection setup	Free
Point of sale debit transactions	Free
Automatic payment transfer of funds	Free
Out-going ACH (Per item)	Free
IRA set up (IRA & SEP IRA)	Free
Mobile Banking	Free
Online Banking	Free
E-Statements	Free
Unlimited Bill Pay	Free

## Personal Checking Services

Rewards Dividend Checking service charge (if bal. goes below \$1000)	10.00/7.00*
- Fee waived with 15 HCU debit or credit card transactions/month	
Rewards Cash Back paper statement option	3.00
Stop pay fee/ACH stop pay fee	25.00
Overdraft line of credit 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)	26.00
-Negative account balance \$10.00 or more	
Counter checks	5.00
Check printing fee	VARIES
Renew Checking monthly service charge	10.00

## Visa® Services

Over credit limit fee (Opt-in) - proportional to overage	Max. 24.00
Visa credit card late payment fee (max. \$25)	5% amount due
Replacement card	5.00
Visa cash advance fee	\$2 or 3%, whichever is greater**
Visa balance transfer fee	3%
Transaction copy	15.00
Visa gift cards, prepaid debit	4.00
Visa travel money	6.00
Reload prepaid debit	2.00

## Visa® Debit Card

Non-HCU ATM fee after 2 free withdrawals/balance inquiries †	1.00
Replacement card or PIN	5.00
Transaction copy	15.00

## Wire Transfers

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

\*\*Doesn't apply to HCU Express Visa

†Doesn't apply to members with Gateway Checking

## 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)	Varies

## 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
Sight drafts	25.00
Send or receive fax transmissions (per page)	2.00
Garnishments/levies to account	50.00
Deposit of foreign checks	10.00
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
Monthly unclaimed shares fee (Unable to locate member for the previous 12 months)	5.00
Early account closed fee (within 6 months)	25.00
Signature guarantee or validation - members	5.00
Signature guarantee or validation - non-members (referral only)	30.00
Money order	2.00
Undeliverable mail	10.00
LOC Loans: Over the credit limit	15.00
Visa/loan payment returned fee	27.00
Check and ACH payment returned fee	34.00
Dormant fee (Per qtr., no activity for 12 mos. & bal. below \$100)	10.00
- Youth accounts excluded	
Returned check fee (deposit items)	7.50
Per hour charge for research/reconciliation services	20.00
Copy of check	2.00
Duplicate account statement	5.00
Statement update	5.00
Bill Pay Expedited Payment	up to \$14.95
Bill pay check copy fee	10.00
Loan payment deferral fee	34.00
Early IRA share closure within one year	25.00
Early IRA Withdrawal Penalty	2% up to 25.00
Telpay	20.00

## Check Cashing Policy

Members will be eligible for free check cashing when they:  
**A:** Have a total share balance of \$300.00 or greater; **OR B:** Are using one or more of the following services: Checking, IRA, HSA, Loan(s), HCU Visa, or Certificate(s). Members not meeting the above criteria will be subject to a check cashing fee of approved checks at the rate of \$3.00 plus \$1.00 per hundred.



Effective 09/01/2020

All fees subject to change without notice