

Business Fees

Free Services

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

Advanced Business Checking service charge (if balance below \$2,500) Fee waived with 15 HCU debit card transactions/month	10.00
Overdraft LOC loan transfer fee	2.00
Overdraft share transfer fee	3.00
Item paid in overdraft fee (Courtesy Pay) Negative account balance \$0-\$9.99	N/C
Item paid in overdraft fee (Courtesy Pay) Negative account balance \$10.00 or more	9.00
Check collection fee	20.00
Counter checks	5.00
Check printing fee	Varies
Simply Business Checking per item fee (250 free/month)	.20
Advanced Business Checking per item fee (500 free/month)	.20

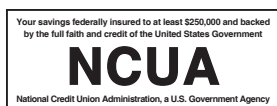
Visa Debit Card

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

Visa Services

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 (Diamond, Platinum, Express, Blue Dragon, and Classic)	4%
Visa balance transfer fee (Your Rewards and Everyday)	\$2.00 or 3%, whichever is greater
Transaction copy	15.00
Statement update	3.00

Effective 03/01/2024. All fees subject to change without notice.



Wire Transfers

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

Direct Deposit/Billing Services (via ACH)

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

Safe Deposit Boxes

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

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	5.00
Check and ACH payment returned fee	9.00
Returned check fee (deposit items)	9.00
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
Telpay	20.00
PayToday loan payment by credit or debit card	12.00
AutoBooks Monthly Service Fee (Free 60-day trial)	10.00
Positive Pay Monthly Service Fee (Checks)	10.00
Positive Pay Monthly Service Fee (ACH)	10.00



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