

# 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
Stop pay/ACH stop pay	28.00
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
Paper statement fee (business accounts)	5.00

## Visa Debit Card

Non-HCU ATM fee after 2 free withdrawals/balance inquiries	1.00
Replacement card or PIN	7.00
Transaction copy	15.00

## Money Market

Business Money Market excess withdrawal (5 free per month)	5.00
Business Money Market Monthly service charge If daily balance below \$10k	10.00

## 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	7.00
Visa cash advance fee	\$2.00 or 3%, whichever is greater
Visa balance transfer fee	\$2.00 or 3%, whichever is greater
Transaction copy	15.00
Statement update	5.00

## Wire Transfers

Federal Reserve System outgoing wires	20.00
International outgoing wires	50.00
Incoming wires	10.00

## 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	40.00
3 x 10 box rental, per year	40.00
5 x 10 box rental, per year	60.00
10 x 10 box rental, per year	90.00
Lost keys	Varies
Rekey a box	50.00
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)	5.00
Sight drafts	25.00
Garnishments/levies to account	50.00
Foreign check deposit	20.00
Money order	3.00
Coin Counting fee (when more than \$200 in a month)	1%
Cashier checks	7.00
Corporate checks	5.00
Excess withdrawal fee (5 free per month, POS purchase exempt)	3.00
Key for night depository	5.00
Mail receipt fee	3.00
Duplicate account statement	5.00
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
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
Telpay	20.00
PayToday loan payment by credit or debit card	12.00
AutoBooks Monthly Service Fee (Free 60-day trial)	10.00
Copy of check	3.00
Loan coupons	5.00
Verification of deposit	5.00
Drive-thru canister	75.00

Effective 6/2/2025. All fees subject to change without notice.

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