

# Consumer & Fiduciary Fees

## Free Services

HCU ATM and Co-op Network ATM transactions	Free
Overdraft protection setup	Free
Point of sale debit transactions	Free
Automatic payment transfer of funds	Free
Outgoing ACH (per item)	Free
IRA setup (IRA and SEP IRA)	Free
Mobile Banking	Free
Online Banking	Free
eStatements	Free
Unlimited Bill Pay	Free

## Personal Spending/Checking Services

Beyond Ultimate Spending account service charge (if balance below \$2,500)	\$10
Beyond Essential Spending account service charge	\$6
Beyond Freedom Spending account service charge	\$4
Fee waived with 15 HCU debit purchases or 15 credit card purchases or cash advances in the prior month	
Fiduciary Dividend Checking service charge (if balance below \$1,000)	5.00/2.00*
Fee waived with 15 HCU debit or credit card transactions/month	
Paper statement	3.00
Stop pay fee/ACH stop pay fee	28.00
Overdraft line of credit loan transfer fee	2.00
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)	9.00
Negative account balance \$10.00 or more	
Counter checks	5.00
Check printing fee	Varies
Renew Checking monthly service charge	5.00
Inactive Checking	5.00
Balance < \$100 and 0 transactions for 6 mos.	

## Money Market

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

## 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
Visa gift cards, prepaid debit	5.00
Visa travel money	6.00
Reload prepaid debit	3.00

## Visa Debit Card

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

## Wire Transfers

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

## 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
Sight drafts	25.00
Send or receive fax transmission (per page)	5.00
Garnishments/levies to account	50.00
Foreign Check/Currency Fee	20.00
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
Trust account set up	20.00
Monthly unclaimed shares fee (when unable to locate member for the previous 12 months)	5.00
Early account closed fee (within 6 months)	25.00
Medallion Signature guarantee, members	5.00
Money order	3.00
Undeliverable mail	10.00
LOC Loans: Over the credit limit	15.00
Visa/loan payment returned fee	5.00
Check and ACH payment returned fee	9.00
Dormant account fee (per qtr. no activity for 12 months and balance below \$100. <i>Youth accounts excluded.</i> )	10.00
Returned check fee (deposit items)	9.00
Per hour charge for research/reconciliation services	25.00
Copy of check	3.00
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
IRA Transfer to another institution	25.00
Telpay	20.00
PayToday loan payment by credit or debit card	12.00
HELOC subordination	150.00
Collateral substitution	25.00
Loan coupons	5.00
Verification of deposit	5.00
Drive-thru canister	75.00

## 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.

\*With \$3 eStatement credit \*\*Doesn't apply to HCU Express Visa †Doesn't apply to members with Gateway Spending.

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

Federally Insured by NCUA |  Equal Housing Lender