

Business fees



Free services

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

Business Checking

Advanced Business Checking service fee	\$10.00
If balance below \$2,500. Fee waived with 15 HCU debit card transactions/month.	
Stop pay/ACH stop pay	\$28.00
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)	up to \$19.00
Negative account balance \$10.00 or more	
Check collection fee	\$20.00
Counter checks	\$5.00
Check printing fee	Varies
Simply Business Checking per item fee	\$0.20
250 free/month	
Advanced Business Checking per item fee	\$0.20
500 free/month	
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	\$5.00
5 free/month	
Business Money Market Monthly service charge	\$10.00
If daily balance below \$10k	

Visa® Credit Card

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

Domestic outgoing wires	\$20.00
Domestic outgoing wires via Digital Banking self service	\$15.00
International outgoing wires	\$50.00
Incoming wires	\$10.00
Business self service wire one-time setup	\$25.00

ACH origination services

Business ACH one-time setup	\$25.00
Monthly charge	\$25.00
Rush ACH request	\$15.00

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	Varies

Miscellaneous

Account inquiry by phone	\$3.00
Per inquiry for more than 5 per month	
Phone transfer, via eBranch	\$3.00
Per inquiry for more than 5 per month	
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	1%
When more than \$200 in a month	
Cashier checks	\$7.00
Corporate checks	\$5.00
Excess withdrawal fee	\$3.00
5 free per month, POS purchase exempt	
Key for night depository	\$5.00
Mail receipt fee	\$3.00
Duplicate account statement	\$5.00
Undeliverable mail	\$10.00
Monthly unclaimed shares fee	\$5.00
When unable to locate member for the previous 12 months	
Early account closed fee	\$25.00
Within first 6 months	
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	\$19.00
Check and ACH payment returned fee	\$9.00
Returned check fee (deposit items)	\$19.00
Dormant account fee	\$10.00
Per qtr. no activity for 12 months and balance below \$100	
BillPay expedited payment (check)	up to \$14.95
BillPay 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	\$10.00
Free 60-day trial	
Copy of check	\$3.00
Loan coupons	\$5.00
Verification of deposit	\$5.00
Drive-thru canister	\$75.00

Effective 6/25/2026. All fees subject to change without notice.
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