Consumer & Fiduciary fees

Heartland CREDIT UNION

Free services

HCU ATM and CO-OP ATM Network 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**
Digital Banking	**Free**
eStatements	**Free**
Unlimited BillPay	**Free**

Personal Spending/Checking

Beyond Ultimate Spending account service charge If balance below $2,500	**$10.00**
Beyond Essential Spending account service charge	**$6.00**
Beyond Freedom Spending account service charge Fee waived with 15 HCU debit purchases or 15 credit card purchases or cash advances in the prior month	**$4.00**
Fiduciary Dividend Checking service charge If balance below $1,000. Fee waived with 15 debit or credit card transactions/month.	**$5.00/$2.00***
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) Negative account balance $0-$9.99	**N/C**
Item paid in overdraft fee (Courtesy Pay) Negative account balance $10.00 or more	**up to $19.00**
Counter checks	**$5.00**
Check printing fee	**Varies**
Renew Checking monthly service charge	**$5.00**
Inactive checking Balance < $100 and 0 transactions for 6 mos.	**$5.00**

Money Market

Money Market excess withdrawal 5 free/month	**$5.00**

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**
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**

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.

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 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 first 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	**$19.00**
Check and ACH payment returned fee	**$9.00**
Dormant account fee Per qtr. no activity for 12 months and balance below $100. *Youth accounts excluded.*	**$10.00**
Returned check fee (deposit items)	**$19.00**
Per hour charge for research/reconciliation services	**$25.00**
Copy of check	**$3.00**
Duplicate account statement	**$5.00**
Statement update	**$5.00**
BillPay expedited payment	**up to $14.95**
BillPay 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**

Effective 11/2/2026. All fees subject to change without notice.
*With $3 eStatement credit **Doesn't apply to HCU Express Visa †Doesn't apply to members with Gateway Spending.
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