

Consumer & Fiduciary fees



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.....	\$10.00
If balance below \$2,500	
Beyond Essential Spending account service charge.....	\$6.00
Beyond Freedom Spending account service charge.....	\$4.00
Fee waived with 15 HCU debit purchases or 15 credit card purchases or cash advances in the prior month	
Fiduciary Dividend Checking service charge.....	\$5.00/\$2.00*
If balance below \$1,000. Fee waived with 15 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).....	up to \$19.00
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.....	\$5.00
5 free/month	
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

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.....	\$3.00
Per inquiry for more than 5 per month	
Phone transfer, via eBranch.....	\$3.00
Per inquiry for more than 5 per month	
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.....	\$3.00
5 free per month, POS purchase exempt	
Key for night depository.....	\$5.00
Mail receipt fee.....	\$3.00
Trust account set up.....	\$20.00
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
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.....	\$10.00
Per qtr. no activity for 12 months and balance below \$100. Youth accounts excluded.	
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 1/2/2026. 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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