

Free Access Checking Account

Monthly service fee	None
Check-writing fees	None

2nd Chance Checking Account

Monthly service fee	\$10.00
Check-writing fees	None

Merit Checking Account

Monthly service fee if balance falls below \$500	\$5.00
Check-writing fees	None

Prime Advantage Checking Account

(For members age 50 and better)

Monthly service fee	None
Check-writing fees	None

Future Advantage Checking Account

(For members age 24 and under)

Monthly service fee	None
Check-writing fees	None

Nonprofit Organization Checking Account; Business Checking Account

Monthly service fee	None
Per check fee after first 150 checks cleared	\$0.15

The Following Fees Apply to All Types of Checking Accounts Offered by HFCU:

Account closing fee (When account closed within 60 days of opening)	\$20.00
Stop payment charge	\$15.00
Copy of check	\$2.00
Check order	Varies according to style

The Following Apply to Checking, Debit card and ACH Transactions:

Insufficient funds (NSF)/overdraft charge	\$25.00/trans.
Overdraft Privilege charge	\$25.00/trans.
Overdraft transfer from savings	\$4.00
Overdraft transfer from line of credit loan	\$4.00
Overdraft transfer from HFCU Visa [®] card	\$4.00
Daily overdraft fee (after 7 consecutive days)	\$3.00

Electronic Services

Use of Online Banking	No fee
E-statements	No fee
Online check images	No fee
Bill Pay (with e-statements)	No fee
Bill Pay (without e-statements)	\$5.95

Express Check Debit Card Program

Use of Express Check card for purchases	No fee
Debit card replacement	\$5.00
Foreign transaction fee (For Express Check card used at a foreign ATM except Alliance One machines)	\$1.00*

Existing ATM Cards (HFCU no longer issues ATM cards)

Use of ATM card at HFCU machines	No fee
Foreign transaction fee (For an ATM card used at a foreign ATM except Alliance One machines)	\$1.00*

Money Market Checking

Fee for checks written in excess of 3 allowed by government regulation	\$17.50/check
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Visa[®] Program

Late payment fee	\$20.00
Over limit fee	\$20.00
Copy of draft	\$13.00
Cash advance fee (2% of advance amount, but not less than \$2.00 and not more than \$10.00. No fee for advances done at HFCU teller window.)	

Safe Deposit Boxes

3" x 5" Size	\$15.00
3" x 10" Size	\$25.00
5" x 10" Size	\$40.00
10" x 10" Size	\$75.00
Late payment fee (after 60 days)	\$10.00
Lost key	\$7.00
Box drilling	\$100.00
Safe deposit boxes based on availability. All sizes not available at all offices.	

OTHER MISCELLANEOUS FEES

ELA Banking by Phone transactions	No fee
Copy of statement	\$2.00
Account balancing/research	\$15.00/hr + \$1.00/page
Corporate Check	2 free/visit - \$1.00/each additional
Cashier's Check charge	\$5.00
Money order charge	\$3.00
Traveler's Checks standard (per \$100 purchased)	\$1.00
Traveler's Checks for Two (per \$100 purchased)	\$1.50
Gift Checks (per check)	\$1.75
Visa Gift Card	Member \$1.75/card Non-Member \$2.25/card
Maintenance fee beginning the 7th month	\$2.95/month
Dormant account fee per month (Account inactive for one year, balance below \$300)	\$3.00
Domestic wire transfer (Outgoing)	\$15.00
Foreign wire transfer (Outgoing)	\$30.00
Domestic and foreign wire transfer (Incoming)	\$8.00
Return item from deposit	\$5.00
Return loan payment	\$25.00
Return of deposited check drawn on other institution	\$25.00
Check cashing fee (if applicable)	\$1.00 per \$100/\$10 max
Excessive share withdrawal fee/ More than 3 per month	\$1.00 per transaction
Reg D excessive transfer fee	\$17.50
Items sent to HFCU for collection from third party	\$10.00
Notary public service	No fee
Series EE U.S. savings bond	No fee
Redemption of series E/EE U.S. savings bonds	No fee
Mortgage loan late fee	5% of payment
Consumer loan late fee	5% of payment
Single Payment loan late fee	\$17.00
Indirect consumer loan late fee	\$17.50
Consumer loan modification fee	\$40.00
Consumer loan processing fee	\$40.00
(Fee waived if application made online through HFCU website) Other exclusions may apply.	