

Fee Schedule

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 over)

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
Check Order.....	1st box of checks are free

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:

Account closing fee.....	\$20.00
	(When account is closed within 60 days of opening)
Stop payment charge	\$20.00
Copy of check.....	\$3.00
	(No Fee if check is printed from Online Banking or from E Statement)
Check order	Varies according to style
	(Prime Advantage receives 1 free box per order - selected design)

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, Line of Credit or HFCU Visa.....	\$4.00
Daily overdraft fee (after 7 consecutive days)	\$3.00

Express Check Debit Visa® Card Program

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

Existing ATM Cards *(Heritage Federal Credit Union no longer issues ATM only cards)*Use of ATM card at HFCU machines No Fee
Foreign transaction fee.....\$1.00**(Fee waived for Prime & Future Advantage accounts)**(For an ATM card used at a foreign ATM except Alliance One machines)***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 branches.)***Other Miscellaneous Fees**Account balancing/research.....\$15.00/hr + \$1.00/page
Cashier's Check - Payable to member.....No Fee
- Payable to 3rd party.....\$2.00/check*(Fee waived for those age 18 & under. Prime Advantage accounts receive 2 free per visit)*

Check cashing fee.....\$1.00 per \$100/\$10 max

*(Fee waived if aggregate relationship is > \$250 or age 18 & under)*Copy of statement *(No fee charged if printed from E Statement)*.....\$3.00

Copy of Visa transaction receipt.....\$15.00

Dormant account fee per month.....\$3.00

*(Account inactive for one year & balance below \$300, fee waived for those age 18 & under)*Domestic and foreign wire transfer *(Incoming)*.....\$8.00Domestic wire transfer *(Outgoing)*.....\$15.00Foreign wire transfer *(Outgoing)*.....\$30.00

Foreign Items Sent for Collection.....\$10.00

Gift Checks *(per check)*.....\$1.75

Items sent to HFCU for Collection from third party.....\$10.00

Money order.....\$3.00

(Prime Advantage accounts receive 2 free per visit)

Return item from deposit.....\$5.00

Return of deposited check drawn on other institution.....\$25.00

Return loan payment.....\$25.00

Reg D Excessive Transfer/Withdrawal fee.....

.....\$5.00/transaction after 6 per month

(Applicable Accounts: Share, Prime Performance, Clubs, & Money Market)

Tax Levy/Garnishment.....\$20.00

Traveler's Checks standard *(per \$100 purchased)*.....\$1.00*(Fee waived for Prime Advantage accounts)*Traveler's Checks for two *(per \$100 purchased)*.....\$1.50

Visa Gift Card.....Member \$1.75/card Non - Member \$2.25/card

*Information on this fee schedule is accurate as of 11/3/09 and is subject to change.**For the most current information, call any Heritage Federal Credit Union office.*** Other financial institutions may assess a surcharge for use of their ATMs.**Heritage Federal Credit Union has no control over such surcharges.**Other fees associated with loans and Visa credit card accounts will be**disclosed at time of application and/or approval.*

Equal Opportunity Lender

