

HERITAGE FCU BUSINESS AND ORGANIZATIONAL ACCOUNT FEE SCHEDULE

Small Business Checking Account

Monthly paper statement fee (no fee for E-Statements)	\$2.00
Per item fee after first 250 items ²	\$0.35

Small Business Checking Account – ESB

Per item fee after first 1000 items ²	\$0.20
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Business Checking Account

Monthly service fee if balance falls below \$5,000 ¹	\$10.00
Per item fee after first 100 items ²	\$0.30

Business Checking Account - ESB

Monthly service fee if balance falls below \$1,000	\$20.00
Per check fee after the first 50 checks cleared	\$0.10

Premium Business Checking Account

Monthly service fee if balance falls below \$15,000 ¹	\$10.00
Per item fee after first 500 items ²	\$0.30

Existing Nonprofit Organization Checking Account ; Business Checking Account as of 06/01/2016³

Per check fee after first 150 checks cleared	\$0.15
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The Following Fees Apply to All Types of Checking Accounts:

Account closing	\$20.00
(when account is closed within 60 days of opening)	
Stop payment charge	\$30.00
Copy of check	\$3.00
(no fee if check is printed from Online Banking or from E-Statement)	
Check order	Varies by style
Insufficient funds (NSF)/Overdraft tolerance	\$30.00/presentation
(excluding ATM transactions)	
Overdraft transfer from Savings, Line of Credit or HFCU Visa	\$5.00
Daily overdraft fee	\$3.00
(after 7 consecutive days, up to 20 days or until account becomes current)	

The Following Apply to Primary Share Accounts:

Insufficient funds (NSF)/Overdraft tolerance	\$30.00/presentation
(excluding ATM transactions)	
Stop payment charge	\$30.00

Visa® Debit Card Program

Visa® Debit card replacement	\$5.00
Foreign transaction fee ⁴	\$1.00
(for Visa® card used at a foreign ATM except Alliance One machines)	
Expedited Visa® Debit Card order	Varies by number of days to delivery

Safe Deposit Boxes : Annual Rental Fee

3" x 5" Size	\$15.00
3" x 10" Size	\$25.00
4" x 10" Size (Haubstadt location only)	\$35.00
5" x 10" Size	\$40.00
7" x 10" Size (Henderson location only)	\$65.00
10" x 10" Size	\$75.00
Late payment fee (after 60 days)	\$10.00
Lost Key	\$8.00
Box Drilling	\$200.00
(Safe deposit boxes based on availability. All sizes not available at all branches)	
(Safe deposit boxes and their contents are not insured by NCUA)	

Other Miscellaneous Fees

Account balancing/research	\$20.00/hr. + \$1.00/page
Bad address fee	\$3.00/month
Cashier's Check - Payable to member	No fee
- Payable to 3rd party	\$2.00/check
Check cashing fee	\$1.00 per \$100/\$10 max
Coin Counting Services	2% of amount counted
(no charge for rolled coin deposits)	
Copy of statement (no fee if printed from E Statement)	\$4.00
Copy of Account Analysis Statement	\$3.00
Copy of Visa transaction receipt	\$15.00
Dormant account fee	\$5.00/month
(account inactive for one year & balance below \$300)	
Domestic and foreign wire transfer (incoming)	\$10.00
Domestic wire transfer (outgoing)	\$20.00
Foreign wire transfer (outgoing)	\$40.00
Foreign Items Sent for Collection	\$10.00
Items sent to HFCU for Collection from third party	\$10.00
Money order	\$2.00
Night Depository Zipper Bag	\$5.00
Night Depository Locked Bag	\$25.00
(requires a signed Night Depository Agreement)	
Night Depository Key	\$5.00
(requires a signed Night Depository Agreement)	
Night Depository Lost Key Replacement	\$10.00
Returned item/check not drawn on Your account at another institution	\$7.00
Returned item/check drawn on your account at another Institution	\$30.00
Returned loan payment	\$30.00
Reg. D Excessive Transfer/Withdrawal fee	\$6.00/trans after 6 per month
(applicable account: Business Primary Share)	
Tax Levy/Garnishment	\$20.00
Visa Gift Card – Member	\$1.75
– Non-Member	\$2.25
Online Cash Management & Bill Pay	\$19.95/month
(Online Banking is required to add this service)	

Information on this fee schedule is accurate as of 06/01/2021 and is subject to change. For the most current information, call any Heritage Federal Credit Union office.

¹Monthly service fee is not charged for the calendar month during which the account is opened.

²Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals, transfers, and other debits from the account, whether by check, debit card, Overdraft Protection transfer, Automated Clearing House or otherwise. Items in excess of the free amount are subject to the per item fee.

³Existing Nonprofit Organization Checking Account and Business Checking Account are grandfathered as of 07/15/2016, and are no longer offered.

⁴Other 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, deposit services, and Visa credit card accounts will be disclosed at time of application and/or approval.

Federally Insured by NCUA