

HERITAGE FCU CONSUMER ACCOUNT FEE SCHEDULE

2nd Chance Checking Account

Monthly service fee¹\$10.00

Merit Checking Account

Monthly service fee if balance falls below \$500¹ \$5.00

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 charge³\$28.00
 Copy of check \$3.00
 (No Fee if check is printed from Online Banking or from E Statement)
 Check orderVaries according to style
 (Prime Advantage receives 1 box per order at cost of S&H only for selected design, standard pricing applies to any additional checks over 1 box per order)
 Insufficient funds (NSF)/Overdraft tolerance⁴.....\$28.00/presentation
 (excluding ATM transactions)
 Overdraft transfer from Savings, Line of Credit or HFCU Visa.....\$5.00
 (Transfers in increments of \$25.00 or available balance whichever is less)
 Daily overdraft fee (after 7 consecutive days).....\$3.00

The Following Apply to Primary Share Accounts:

Insufficient funds (NSF)/Overdraft tolerance⁴.....\$28.00/presentation
 (excluding ATM transactions)
 Stop payment charge³\$28.00

Visa® Debit Card Program

Visa® Debit card replacement \$5.00
 Foreign transaction fee².....\$1.00
 (For Visa® Debit card used at a foreign ATM except Alliance One machines)
 Expedited Visa® Debit Card order or PIN.....Varies by number of days to delivery

Existing ATM Cards

(Heritage Federal Credit Union no longer issues ATM only cards)
 Foreign transaction fee².....\$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

Annual Rental Fee:
 3" x 5" Size\$15.00
 3" x 10" Size\$25.00
 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 fee⁵.....\$2.00/month
 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 and age 65 & over)
 Copy of statement *(No fee if printed from E Statement)*\$4.00
 Copy of Visa transaction receipt.....\$15.00
 Dormant account fee\$5.00/month
 (Account inactive for one year & balance below \$300, fee waived for those age 18 & under)
 Domestic and foreign wire transfer (Incoming)⁶.....\$8.00
 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
 (Prime Advantage accounts receive 2 free per visit)
 Return item from deposit.....\$7.00
 Return item/check drawn on your account at another Institution⁷.....\$25.00
 Return loan payment⁸.....\$25.00
 Reg. D Excessive Transfer/Withdrawal fee.....\$6.00/transaction after 6 per month
 (Applicable Accounts: Share (except Kasasa Saver), Prime Performance, Clubs, & Money Market Checking)
 Tax Levy/Garnishment.....\$20.00
 Visa® Gift Card - Member\$1.75/card
 - Non - Member\$2.25/card

Information on this fee schedule is accurate as of 11/01/2019 and is subject to change. For the most current information, call any Heritage Federal Credit Union office at 812-253-6928 or toll free at 800-858-1693 or visit www.hfcu.info.

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

²Other 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.

Federally Insured by NCUA



IMPORTANT MEMBER INFORMATION Change in Fees effective 08/17/2020

³ Stop Payment charge.....\$30.00
⁴ Insufficient funds (NSF)/Overdraft tolerance.....\$30.00/presentation
⁵ Bad Address fee.....\$3.00/month
⁶ Domestic and foreign wire transfer (incoming).....\$10.00
⁷ Returned item/check drawn on your account at another Institution\$30.00
⁸ Returned loan payment.....\$30.00