



# 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

## HSA Checking Account

Monthly service fee .....None  
 Check-writing fees .....None

## 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.....\$28.00  
 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)  
 Insufficient funds (NSF)/overdraft charge.....\$28.00/trans.  
 (excluding one-time debit and ATM transactions)  
 Overdraft Privilege charge .....\$28.00/trans.  
 (excluding one-time debit and 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 charge.....\$28.00/trans.  
 (excluding one-time debit and ATM transactions)  
 Stop payment charge.....\$28.00

## HSA Debit Visa® Card Program

Use of HSA Visa® card for purchases..... No Fee  
 HSA Visa® Debit card replacement .....\$5.00  
 Foreign transaction fee.....\$1.00\*  
 (For HSA Visa® card used at a foreign ATM except Alliance One machines)  
 Expedited HSA Visa® Debit Card order – Delivered within 2-4 days.....\$50.00  
 (Must be requested by 9:00 A.M. C.S.T.)  
 Expedited HSA Debit Card PIN request – Delivered within 2-4 days.....\$50.00  
 (Must be requested by 9:00 A.M. C.S.T.)

## 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)  
 Expedited Visa® Debit Card order – Delivered within 2-4 days.....\$50.00  
 (Must be requested by 9:00 A.M. C.S.T.)  
 Expedited Visa® Debit Card PIN request – Delivered within 2-4 days.....\$50.00  
 (Must be requested by 9:00 A.M. C.S.T.)

## 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

### 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 fee.....\$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 per month.....\$5.00  
 (Account inactive for one year & balance below \$300, fee waived for those age 18 & under)  
 Domestic and foreign wire transfer (Incoming).....\$8.00  
 Domestic wire transfer (Outgoing).....\$20.00  
 Foreign wire transfer (Outgoing).....\$40.00  
 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.....\$2.00  
 (Prime Advantage accounts receive 2 free per visit)  
 Return item from deposit.....\$7.00  
 Return of deposited check drawn on other Institution.....\$25.00  
 Return loan payment.....\$25.00  
 Reg D Excessive Transfer/Withdrawal fee.....  
 .....\$6.00/transaction after 6 per month  
 (Applicable Accounts: Share, Prime Performance, Clubs, & Money Market)  
 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 08/01/2018 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.

This Credit Union is federally-insured by the National Credit Union Administration.

