



**Costs Associated With Your Account**

We remind our valued members that service charges assist in the recovery of operating costs. Although HCCU is a non-profit, we still must pay expenses associated with delivering our services. To avoid service charges, choose an account that fits you, use Direct Deposit, avoid late fees and NSF checks, set up automatic payments and transfers and use our online and mobile banking alert services to be made aware of low balances or payment due dates. Should you have an unexpected fee, members can use my!points Rewards for a partial refund on miscellaneous fees. (my!points balance is listed on your monthly statement)

**FREE PRODUCTS AND SERVICES**

Online Banking .....	FREE
Online Bill Pay.....	FREE
Mobile App.....	FREE
Telephone Banking (800-546-8682).....	FREE
E-Statements .....	FREE
Co-Op Network No-Fee ATMs .....	FREE
Night Depository .....	FREE
Direct Deposit .....	FREE
ACH (Automatic Clearing House) .....	FREE

**SHARE ACCOUNTS**

Holiday Club - over limit of withdrawals per year.....	\$5.00 each
Premium Money Market - below minimum balance .....	\$10.00
Premium Plus Money Market - below min balance .....	\$25.00
Over limit of in-house withdrawals per month .....	\$5.00 each
Account Closure (open < 90 days).....	\$20.00
Statement copies.....	\$2.00 each

**SHARE DRAFT CHECKING ACCOUNTS**

Community Checking .....	FREE
Premium Plus Checking .....	\$5.00 month
Waived with \$5,000 minimum OR age >62 or <18	
Business Checking Account .....	\$2.50 month
Account Closure (problem account).....	\$35.00
Account Closure Fee (open < 90 days).....	\$20.00
Copies of a canceled draft (check).....	\$2.00 each
Statement Copies .....	\$2.00 each
Counter Draft (check) (limit 8 per month).....	\$1.00 each
Overdraft Non-sufficient Funds/NSF .....	\$28.00 each
Overdraft Privilege.....	\$28.00 each
Deposit Item Return .....	\$28.00 each
NSF Auto Transfer from Savings/Loan .....	\$5.00 each
Stop Payment .....	\$28.00/\$2.00 ea. additional
Service Support .....	\$25.00 hr/1 hr minimum

**IRA ACCOUNTS**

IRA Maintenance .....	\$10.00 annually
Waived with an accumulative IRA balance of \$500 or more	
Direct IRA Transfer .....	\$20.00 each

**WIRES**

Incoming.....	\$5.00 each
Outgoing - Continental US.....	\$20.00 each
Outgoing - International/Outside Continental US ...	\$45.00 each

**CARD SERVICES**

ATM/Debit Card Replacement.....	\$10.00 per card
ATM/Debit Card or PIN Rush Order.....	\$25.00 per card
Visa Gift Card.....	\$4.00 per card

**MISCELLANEOUS**

Account Reopen Fee (within 90 days of closing).....	\$20.00
Business Account Excess Debit.....	\$.15 each
For debit transaction (withdrawal, draft paid, automatic transfer or payment) in excess of 50 during a month	
Cash-A-Plenty (CAP) (skip a payment) .....	\$20.00 each
Non-Member Check Cashing.....	\$5.00 each
Coin Counting	
> Personal Accounts..... 3% of total counted	
Waived with \$100 in Savings Account or if age >62 or <18	
> Business Accounts..... greater of 3% or \$5.00	
CU Check Withdrawal (1 free per day) .....	\$2.00 each
DocuSign Authentication.....	\$5.00
Replacement Document .....	\$5.00
Reissue/Refund/Void per check .....	\$5.00 each
Foreign ATM (out of network transaction) .....	\$1.00 each
FAX (send/receive).....	\$2.00 page
Inactive Account (after 6 months of inactivity)....	\$5.00 month
In Office Cash withdrawal or Transfer (over 4 per mo)....	\$5.00 each
Levy/Garnishment Execution .....	\$75.00 each
ATM (or \$\$s and Checks) overdraft .....	\$28.00 each
Notary Service .....	\$2.00 signature
..... \$5.00/signature for non-members	
Paper Statement.....	\$3.00/month
Photocopies .....	10¢ page
Return Mail Fee (no forwarding) .....	\$5.00 month
Telephone Transfers (excludes phone banking).....	\$2.00 each