



# Schedule of Account Charges

Effective January 1, 2016

## Savings, Checking & Club Accounts

	<u>Savings</u>	<u>Checking</u>	<u>Clubs</u>
ACH NSF Item Cleared per Item Fee	\$35	\$35	\$35
ACH NSF Item Returned per Transaction Fee	\$35	\$35	\$35
ATM Annual Fee	None	None	None
ATM Point of Sale (POS) Fee	None	None	None
ATM/Debit Card Replacement per Card	\$10	\$10	N/A
Attached/Garnished/Levied	\$30	\$30	\$30
Balance - Cleared Inquiry via TeleStat/Website	None	None	None
Checking Account Monthly Maintenance Fee**	N/A	\$11	N/A
Deposited Funds Returned per Transaction Fee	\$35	\$35	\$35
Domestic Wire Transfer per Transaction Fee	\$35	\$35	\$35
Dormant Account Fee per Month*	\$5	N/A	N/A
Early Withdrawal from Christmas Club per Transaction	N/A	N/A	\$17
Excessive Withdrawal per Transaction (over 2/month)	\$11	N/A	\$11
Foreign (Non-Proprietary) ATM Transaction Fee (after 4/month)	\$2.50	\$2.50	N/A
Foreign Wire Transfer per Transaction	\$35	\$35	n/a
Insufficient Funds - Courtesy Override per Transaction	\$35	\$35	\$35
Insufficient Funds -Unpaid Item Returned per Transaction	\$35	\$35	\$35
Overdraft Line of Credit Advanced per Transaction	N/A	\$19	N/A
Overdraft Paid by Transfer per Transaction	N/A	\$19	N/A
Photocopy of Check Fee per Item Requested	N/A	\$5	N/A
Stop Payment (additional \$0.50/item)	N/A	\$32	N/A
Transfer via TeleStat or Online or Mobile App	None	None	None

## VISA, Loans, Bill Pay, IRA & Misc

BillPay Service per Month (first month free- must have checking account	\$7
BillPay Service with Direct Deposit per Month	None
HHFCU Official Check Copy - per item	\$5
HHFCU Official Check Stop Payment Fee	\$32
Fax Transmission per Page	\$2
IRA Transfer Out Fee per Transaction	\$25
Loan Late Fee, \$35 per late payment unless otherwise noted	\$35
Overnight Mail Delivery Service	\$25
Photocopy of Statement per page	\$2
Reconciling/Research per Hour	\$25
VISA Annual Fee	None
VISA Late Fee, \$35 per late payment unless otherwise noted	up to \$35

\* Dormant Account Fee is defined as any Share accounts with no activity for 12 months or more, where the primary member is over the age of 18 and the balance is under \$500 with no active loan or Visa.

\*\* Checking Account Monthly Maintenance Fee is waived if you have full direct deposit of a payroll check, pension, or social security into your checking account or if you have our business checking account and are a registered non-profit organization.