

FREE Products and Services

Check Images (via Online & Mobile Banking)	Free
Coin Counting (Pleasant Valley Rd. & Cape Horn Rd. Offices)	Free
Credit Check-up Service	Free
Debit Card & Point-of-Sale Transactions	Free
eStatements	Free
Health Savings Account	Free
Heritage Gold Checking - 2 Boxes of Checks (per year)	Free
Heritage Gold Checking - Certified Checks	Free
Heritage Gold Checking - Official Checks	Free
HV ATM Withdrawals	Free
HVChoice Rewards Checking	Free
Member Discounts: Sprint, DirectTV, TurboTax and more!	Free
Mobile Banking	Free
Mobile Deposit	Free
Notary Service	Free
Online Banking	Free
Online & Mobile Bill Payer	Free
Phone Banking	Free
Text Banking	Free
Unlimited Account Alerts (Email via Online Banking)	Free
Verified by VISA	Free
VISA Credit Card - Annual Charge	Free
VISA Credit Card - Balance Transfer Charge	Free
VISA Credit Card - Cash Advance Charge	Free
VISA Credit Card - Merchant Discounts	Free
VISA Credit Card - Rewards	Free

Membership

Early Closing (account closed within 90 days of opening)	\$10.00
Account Re-Open (accounts closed within last year)	\$20.00
Dormant Account (per month after 12 months of inactivity balance <\$50)	\$5.00

Savings

Monthly Service Charge (members with less than a \$200 combined average balance in all loans and shares; does not apply to minor accounts)	\$3.00
Excessive Transfers (per item after 6 per month)	\$7.00

Heritage Gold Checking

Monthly Service Charge (accounts that do not maintain a \$500 average daily balance in Checking, or a \$1,000 average daily balance in either a primary/special Savings account)	\$3.00
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Money Market

Monthly Service Charge (applies to accounts with less than \$2,500 daily balance)	\$10.00
Excessive Transfers (per item after 3 per month)	\$10.00

Club

Christmas Club Early Withdrawal (per withdrawal)	\$10.00
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ATMs & Debit Cards

Transactions at Non-HV ATMs (each after 5 per month - does not apply to HVChoice Rewards)	\$1.00
Plastic Card Replacement	\$7.00
VISA Card/Credit Card Rush Delivery	\$10.00+overnight shipping

Stop Payments

Stop Payment	\$30.00
Stop Payment (range of checks)	\$50.00

General Charges

Account Reconciliation (per hour)	\$25.00
Bill Pay Reinstatement (after 3 months of inactivity)	\$5.00
Call Center Inquiries (per call in excess of 3 per week)	\$1.00
Certified Check	\$5.00
Check Cashing (members with less than a \$200 combined average daily balance in all loans and shares)	\$5.00
Check Copy (each)	\$3.00
Check Order	By Style
Escheat	\$35.00
Foreign Check Deposit	\$20.00
Money Order	\$4.00
Official Check Withdrawal	\$5.00
Overnight Delivery Service	Actual Cost
Research (per hour)	\$25.00
Returned Mail/Bad Address	\$5.00
Safe Deposit Box (annual)	By Size
Signature Guarantee Stamp (per visit)	\$10.00
Statement Copy	\$3.00
Temporary Checks (4 checks)	\$2.00
Un-posted Item Research	\$3.00
Writ of Execution/Domestic Relations/Tax Levy	\$125.00

Overdraft Charges

Courtesy Pay (per item)	\$35.00
Non-Sufficient Funds (NSF) (per item)	\$35.00
<i>*Items may be presented more than once, resulting in a fee with each occurrence</i>	
Overdraft Transfer (per item)	\$5.00
Returned Deposit Item	\$30.00

Loans

Lien/Title Encumbrance	Cost by State
Skip a Payment (per loan)	\$35.00

Wire Transfers

Wire Transfer - Domestic (incoming)	\$10.00
Wire Transfer - Domestic (outgoing)	\$20.00
Wire Transfer - International (incoming)	\$15.00
Wire Transfer - International (outgoing)	\$50.00