

Our Rates & Service Charges



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Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
08/01/2018							
Savings	0.15%	0.15%	\$20	\$50	\$200	Monthly	Monthly
Vacation Club	0.15%	0.15%	n/a	\$50	n/a	Monthly	Monthly
Christmas Club	0.15%	0.15%	n/a	\$50	n/a	Monthly	Monthly
Checking			n/a	n/a	n/a	n/a	n/a
Heritage Gold Checking			\$500	n/a	\$500	n/a	n/a
IRA Savings	0.15%	0.15%	\$10	\$50	n/a	Monthly	Monthly
Money Market/ IRA Money Market							
\$0.00 to \$2,499	0.00%	0.00%	\$2500	\$2500	\$2500	Monthly	Monthly
\$2,500 to \$24,999	0.30%	0.30%					
\$25,000 to \$49,999	0.40%	0.40%					
\$50,000 to \$99,999	0.50%	0.50%					
\$100,000 and up	0.60%	0.60%					
Health Savings							
\$0.00 to \$4,999	0.15%	0.15%	n/a	n/a	n/a	Monthly	Monthly
\$5,000 to \$9,999	0.20%	0.20%					
\$10,000 to \$14,999	0.25%	0.25%					
\$15,000 to \$24,999	0.25%	0.25%					
\$25,000 and above	0.25%	0.25%					
Certificate & IRA Certificate							
90 Days	0.50%	0.50%	\$1,000	\$1,000	n/a	Monthly	Monthly
6 Month	1.00%	1.00%	\$1,000	\$1,000			
12 Month	0.70%	0.70%	\$500	\$500			
18 Month	0.85%	0.85%	\$500	\$500			
24 Month	1.10%	1.11%	\$500	\$500			
30 Month	1.20%	1.21%	\$500	\$500			
36 Month	1.30%	1.31%	\$500	\$500			
48 Month	1.40%	1.41%	\$500	\$500			
60 Month	1.75%	1.76%	\$500	\$500			
Heritage Gold Certificate							
90 Days	0.55%	0.55%	\$10,000	\$10,000	n/a	Monthly	Monthly
6 Month	1.05%	1.05%					
12 Month	0.75%	0.75%					
18 Month	0.90%	0.90%					
24 Month	1.15%	1.16%					
30 Month	1.25%	1.26%					
36 Month	1.35%	1.36%					
48 Month	1.45%	1.46%					
60 Month	1.80%	1.81%					

Your Rewards. Your Way. Choose your reward. Skip the charges. It's that easy!

Dividend Checking*							
\$0.00 to \$10,000	1.00%	1.00%	n/a	n/a	n/a	Monthly	Monthly
Over \$10,000	0.25%	1.00%-0.25%					
Cash Back Checking*			n/a	n/a	n/a	n/a	n/a
Tunes Checking*			n/a	n/a	n/a	n/a	n/a

*To earn rewards: Receive eStatements and have at least 15 debit card purchases during the month. *That's it!* If you don't qualify for the rewards in a given month, your checking account is still completely free and you can qualify again the next month but continue to enjoy: NO ATM fees, NO monthly service charge, NO minimum balance.

Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are set forth above. Money Market and Health Savings Accounts are tiered rate accounts. For these accounts, if the balance in the account is within the balance range for a particular tier, the dividend rate for that tier will apply to the entire balance in the account. Dividend Checking accounts are stepped rate accounts. For these accounts, the dividend rate for a particular tier will apply only to the portion of the account balance that is within that tier.

For all accounts except certificate accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid.

5. Balance Information

The minimum balance required to open each account, earn the stated Annual Percentage Yield, or avoid a service charge is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, checking and club accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period. For all certificate accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. For savings accounts, the minimum balance needed to avoid a service charge is the combined average daily balance of all share and loan accounts for the statement cycle.

6. Account Limitations

For all accounts except checking accounts, no more than six (6) preauthorized, automatic or telephone transfers may be made per month from these accounts to another account you have with us or to a third party. For money market accounts no more than three (3) of these types of transfers can be made in any month. If you exceed these limitations, the account may be subject to a service charge or be terminated as per government regulations. For a Christmas Club account, the entire balance will be transferred to another account you have with us on or after October 1 and the account will remain open. If a withdrawal is made from this account before the end of the club term, we may assess a service charge as shown in "Our Service Charges" (next page). You may make transfers or withdrawals in the first seven (7) days the account is open without restriction. For Escrow Savings accounts, withdrawals are allowed only for payment of property taxes and insurance.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.

i. Amount of Penalty. Certificate penalties are as follows:

- Terms of 12 months or less:
1% of the outstanding principal balance
- Terms of 13 to 24 months:
2% of the outstanding principal balance
- Terms of 25 months or greater:
3% of the outstanding principal balance

ii. How the Penalty Works. The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principle balance.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner is taking a required minimum distribution (RMD), in accordance with the Internal Revenue Code and regulations.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Rewards Account Features

There is a limit of one Rewards (Dividend, Cash Back or Tunes) checking account per member. Rewards accounts are available only for individuals. The following features are unique to Rewards accounts:

a. Account Qualifications

In order for a rewards checking account (Dividends, CashBack and Tunes) to qualify for rewards benefits as described herein for a particular monthly qualification cycle, rewards accounts must satisfy the following requirements: 1) a minimum of 15 debit card purchases post to the account; 2) you receive monthly e-Statements for the account; and 3) the account is in good standing (no default on any loan or other relationship with us). Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle begins on the first day of the statement cycle and ends on last day of the statement cycle. Rewards will be calculated and paid on the last day of each cycle.

b. ATM Fee Rebates

For any Rewards checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by

our institution. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

b. Dividend Checking

If the account qualifications are met for a Monthly Qualification cycle for the Dividend Checking Account, you will receive dividends as shown in the Rates table above.

c. Cash Back Checking

If the account qualifications are met for a Monthly Qualification cycle for the Cash Back Checking Account, you will receive a cash rebate of 2.0% of the amount of debit card purchases posted to your account during that cycle, up to a maximum rebate of \$8.00 per cycle.

d. Tunes Checking

For Tunes Checking accounts, if the account qualifications are met for a Monthly Qualification cycle, you will receive up to \$10.00 cash back for purchases made from iTunes®, Amazon.com®, or Google Play® with your Tunes checking debit card that post to your account during the month. Returned purchases are deducted from the total purchase amount.

Our Service Charges

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, DirecTV, 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 of Account (copy of previously issued statement)	\$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
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