



# FEE SCHEDULE

Effective March 1, 2017

*If you're paying fees, there's probably a solution below to help you avoid those fees.*

## Summary of Member Fee-FREE Products & Services

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

*See reverse for additional services*

## Membership

Early Closing Fee <i>Account closed within 90 days of opening</i>	\$10.00
Account Re-Open <i>Accounts closed within last year</i>	\$20.00
Dormant Account <i>Per month after 12 months of inactivity balance &lt;\$50</i>	\$5.00

## Heritage Gold Checking

Monthly Service Fee <i>Accounts that do not maintain a \$500 average daily balance in Checking, or a \$1000 average daily balance in either a primary/special Savings account</i>	\$3.00
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## Money Market

Monthly Service Fee <i>Applies to accounts with less than \$2,500 daily balance</i>	\$10.00
Excess Transfer Fee <i>Per item after 3 per month</i>	\$10.00

## Savings

Monthly Service Fee <i>Members with less than a \$200 combined average balance in all loans and shares. *Does not apply to minor accounts.</i>	\$3.00
Christmas Club Early Withdrawal <i>Per withdrawal</i>	\$10.00
Excessive Transfers <i>Per item after 6 per month</i>	\$7.00

## ATMs & Debit Cards

Transactions at Non-HV ATMs <i>Each after 5 per month *Does not apply to HVChoice Rewards</i>	\$1.00
Plastic Card Replacement	\$7.00
VISA Card/Credit Card Rush Delivery	\$10.00+ <i>Overnight Shipping</i>

## Stop Payments

Stop Payment	\$30.00
Stop Payment <i>Range of checks</i>	\$50.00

## General Fees and Charges

Account Reconciliation ( <i>per hour</i> )	\$25.00
Bill Pay Reinstatement <i>After 3 months of inactivity</i>	\$5.00
Call Center Inquiries <i>Per call In excess of 3 per week</i>	\$1.00
Certified Check	\$5.00
Check Cashing <i>Members with less than a \$200 combined average balance in all loans and shares</i>	\$5.00
Check Copy ( <i>each</i> )	\$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 ( <i>per hour</i> )	\$25.00
Returned Mail/Bad Address	\$5.00
Safe Deposit Box ( <i>annual</i> )	By Size
Signature Guarantee Stamp ( <i>per visit</i> )	\$10.00
Statement of Account <i>Copy of previously issued statement</i>	\$3.00
Temporary Checks ( <i>4 checks</i> )	\$2.00
Un-posted Item Research Fee	\$3.00
Writ of Execution/Domestic Relations/Tax Levy	\$125.00

## Overdraft Charges

Courtesy Pay ( <i>per item</i> )	\$35.00
NSF Fee ( <i>per item</i> )	\$35.00
Overdraft Transfer ( <i>per item</i> )	\$5.00
Returned Deposit Item	\$30.00

## Loans

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

## Wire Transfers

Wire Transfer – Domestic ( <i>incoming</i> )	\$10.00
Wire Transfer – Domestic ( <i>outgoing</i> )	\$20.00
Wire Transfer – International ( <i>incoming</i> )	\$15.00
Wire Transfer – International ( <i>outgoing</i> )	\$50.00

All fees and charges are subject to updating and revision upon proper notice. This fee schedule supersedes any previous printed Fee Schedule.

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