

Schedule of Fees and Charges



SHARE ACCOUNT FEES

Over Three Withdrawals per Month	\$5.00 each
Account Closure Within 90 Days	\$25.00
Holiday Club Early Withdrawal	\$4.00 each
New Account Fee (applied to employer funded vacation accounts only)	\$35.00

SHARE AND CHECKING ACCOUNT FEES

Inactive Account Fee (No activity for 12 months with aggregate savings and checking balances under \$200.00)	\$5.00 per month
Transfer Fee (when switching checking account types)	\$25.00
Minimum Balance Fee - True Blue Checking	\$6.00 per month
Service Fee - Step One Checking	\$12.00 per month
with e-statements	\$9.00 per month
Service Fee - Step Two Checking	\$8.00 per month
with e-statements	\$5.00 per month
Overdraft Transfer	\$7.00 per transfer
Overdraft/NSF Fee	\$30.00 per item
Stop Payment Fee	\$25.00 per item
Copy of Paid Check	\$5.00 per item
Staff Assistance to Balance Account	\$25.00 per hour
Personal Checks	prices may vary
Temporary Checks	\$5.00 per packet
Debit Card Fees	
Debit Card Replacement	\$5.00 per card
VISA Card Capture Fee	\$75.00
Orange Vibe and True Blue Checking	
Foreign ATM Fee (5th and subsequent each month)	\$1.00 each
Step One and Step Two Checking	
Foreign ATM Fee	\$2.00 each
Fee Free and Dividend Checking	
Foreign ATM Fee(5th and subsequent each month, the fee remains unchanged)	

IRA FEES

Outgoing Transfers or Rollovers	\$30.00
Account Closure Within 90 Days	\$30.00

MISCELLANEOUS SERVICE FEES

Phone Inquiries Requiring Operator Assistance

Services are available at NO CHARGE on our Web Branch at www.heritagecu.org or call the 24-Hour Phone Teller at 1-877-24TELLER (248-3553).

Transfer Funds	\$3.00 per transfer
Verified Checks Cleared	\$3.00 per 5 checks
Returned Check Deposit Fee	\$10.00 per item
Multiple Check Withdrawals (Additional checks \$5 each - in person or using the 24-Hour Teller Line)	1st check no charge
Copy of Statement	\$5.00 per statement
Returned Statement Fee	\$7.00 per statement
Printed Transaction Listing	\$2.00 per page
Money Orders	\$2.00 each
Wire Transfer	
Incoming	\$5.00
Outgoing	\$20.00
Western Union Wire Transfers	\$30.00
Foreign Check Processing	\$60.00
Cashiers Checks	\$5.00 per check
Check Cashing (1)	\$5.00 per check
Levy or Garnishment	\$60.00
Gift Card	\$2.50 each
Safe Deposit Box Rental	
3 X 5	\$25.00 per year
3 X 10	\$40.00 per year
5 X 10	\$50.00 per year
10 X 10	\$80.00 per year
10 X 16	\$100.00 per year

(1) The check cashing fee will not be charged if you have:

(a) A loan balance greater than zero; or (b) Aggregate deposit balances of \$500 or more; or (c) If you deposit 50% of the check into your account.

**Heritage Credit Union reserves the right to adjust any fee at any time, when justified by circumstances.