



Effective: 1/1/2025

Personal & Business Service Fee Schedule

| General Items | Fee |
|--|--------------------|
| Bad Address (after 1st statement returned) | \$5.00/month |
| Christmas Club Early Withdrawal | \$5.00 |
| Courtesy Pay (per item, Hero Account Rebated 1 fee/mo. with minimum \$50 DD) | \$29.00 |
| Early Account Closure (within 60 days of opening) | \$20.00 |
| Escheat Processing | \$100.00 |
| Foreign Check Collection (+ correspondent fee) | \$25.00 |
| Inactive Account (inactive 6 months, minors exempt) | \$5.00/month |
| Insufficient Funds (per item) | \$29.00 |
| Levies or Attachments | \$50.00 |
| Notary Services - Members | Free |
| Notary Services - Non-Members | \$10.00 |
| Online Bill Pay, Inactive Users | \$5.00/month |
| Overdraft Protection (share transfers) | \$5.00 |
| Returned Deposited Items (per item) | \$15.00 |
| Safe Deposit Box Drilling | Based on cost |
| Safe Deposit Box Key Replacement | \$25.00 |
| Safe Deposit Box Rental (varies by size, 50% off of published rate for 55+) | \$25.00 - \$100.00 |
| Signature Guarantee Medallion Stamp | \$10.00 |
| Stop Payment | \$25.00 |

| Checking | Fee |
|-----------------------|--|
| Emergency Checks | 4 for \$3.00 |
| HRCU Regular Checking | \$7.50/mo if \$100 min. daily balance is not met |
| HRCU Free Checking | No min. balance required. |
| HRCU 55+ Checking | No min. balance required. |
| HRCU Hero Checking | No min. balance required. |

| ATM/Debit/Credit/Transactions | Fee |
|---|---------|
| ATM Activity Out of Network (Waived for Hero Accounts, refunded up to \$10/mo. for 55+ account) | \$1.50 |
| CO-OP® Network ATM | Free |
| HRCU ATM | Free |
| Replacement ATM/ Debit/Credit Card | \$10.00 |

| Money Orders and Checks | Fee |
|--|--------|
| Money Order (One free monthly for 55+) | \$3.00 |
| Official Check (One free monthly for 55+) | \$5.00 |
| Official Check payable to account owner, IRS, or for Real Estate taxes | Free |

| Account Reconciliation | Fee |
|---|--------------|
| Paper Statement (Free for Minors & 65+) | \$2.00/month |
| Reconciliation & Research | \$20.00/hour |

| Wire Transfer | Fee |
|-----------------------------|---------|
| International Incoming Wire | \$10.00 |
| International Outgoing Wire | \$40.00 |
| US Incoming Wire | Free |
| US Outgoing Wire | \$20.00 |

| Business Accounts | Fee |
|--|---|
| ACH Origination/Payroll Services (per payroll period) | \$10.00 (1-9 employees) \$15.00 (10-15 employees) \$20.00 (16+ employees) |
| Coin Orders (per roll) | \$0.05 |
| Currency Orders (per strap) | \$1.00 |
| Disposable, Tamper-Resistant Plastic Deposit Bags (Small, 12" x 12") | \$100.00 (Box of 500) \$0.20 (Single bags, minimum 25 bags) |
| Disposable, Tamper-Resistant Plastic Deposit Bags (Medium, 12" x 16") | \$155.00 (Box of 500) \$0.30 (Single bags, minimum 25 bags) |
| Disposable, Tamper-Resistant Plastic Deposit Bags (Large, 15" x 20") | \$100.00 (Box of 250) \$0.40 (Single bags, minimum 25 bags) |
| HRCU Free Business Checking | Free |
| Low Balance Fee for Additional Checking Accounts (\$500 minimum balance) | \$10.00 |