



CONSUMER FEE SCHEDULE

Fees effective 4/1/2025

SAVINGS ACCOUNT FEES

Closure (within 3 months of opening)	\$5.00
Low Balance Fee (balance of less than \$5 for more than 6 months)	\$5.00

CHECKING ACCOUNT FEES

Heritage High-Yield Checking™ and Loyalty Rewards Checking™	Fee-free checking accounts
Paper Statement	\$2.00 per statement
Fresh Start Checking	\$10.00 per month

OVERDRAFT COVERAGE FEES

• ODP Fee	\$25.00 per occurrence
• Unpaid NSF	No Charge
• Overdraft Transfer Fee (from share account)	No Charge

REPLACEMENT CARDS

ATM/Debit/Credit Cards	\$10.00 per card
4-Day Card Replacement	\$35.00 per card

ATM USAGE FEES

Credit Union West and Allpoint ATMs	No charge ¹
All Other ATMs (Balance Inquiry, and/or Transfer)	\$2.00 per transaction

WIRE TRANSFER FEES

Outgoing - Domestic	\$25.00
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SAFE DEPOSIT BOX FEES

Safe Deposit Box: 3 X 5	\$35.00 per year
5 X 5	\$45.00 per year
3 X 10	\$55.00 per year
5 X 10	\$65.00 per year
10 X 10	\$100.00 per year

Drilling and lock replacement fees vary and fees will be charged based on actual cost incurred. There's a \$10 safety deposit box key fee that is fully refundable upon returning both keys.

MISCELLANEOUS FEES

Account History Printout	\$1.00 per page
Account Close/Reopen	\$20.00
Bad Address	\$5.00 per month
Check Copies	\$2.00 per item
Check Printing	Varies by style
Checks (Temporary)	\$1.00 per 4
Checkbook Balancing/Account Research	\$20.00 per hour
Escheat Fee Closure of Dormant Account	up to \$100.00
Collection Item	Cost
Inactive Account (inactivity for 12 months)	\$10.00 per month
IRA Transfer Fee (Outgoing Funds Only)	\$20.00
Garnishments and Levy	\$100.00 per occurrence
Non Member (On-Us) Check Cashing Fee	\$5.00
Notary Service	\$0.00 (Members) \$10.00 (Non-Members)
Payment Extension Agreement	
• Payment: \$1.00 - \$399.99	\$25.00
• Payment: \$400.00 and above	\$40.00
Official Check	\$5.00
Real Estate Payoff Statement	\$30.00
Representative Loan Payment (Using another Financial Institution)	\$15.00
Returned Deposit Item –	
• 3rd Party Originated	\$25.00
• Member Originated (RETC & Fee)	\$35.00
Subordination Fee	\$250.00
Statement Copy – Each (Research Fees may apply)	\$3.00
Stop Payment – Checks/ACH Revoke/Recurring Card Transactions	\$30.00 each

Fees are subject to review and change by the Board of Directors at any time. Please call us or visit our website for the most up-to-date information.

¹Foreign transactions may be subject to a foreign currency conversion fee. Fees assessed are determined by card processors. Refer to Membership Account Agreement for further details.