



# CONSUMER FEE SCHEDULE

Fees effective 6/1/2022

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

NON SUFFICIENT FUND FEES	
Non-Sufficient Fund Fees (to include repeat presentations)	
<ul style="list-style-type: none"> <li>Draft/ACH Paid NSF Fee</li> <li>Paid NSF POS Fee</li> <li>Draft/ACH Fee</li> <li>Overdraft Transfer Fee (from share account)</li> </ul>	\$35.00 per occurrence \$35.00 per occurrence \$35.00 per occurrence \$5.00 per occurrence

REPLACEMENT CARDS	
ATM/Debit/Credit Cards	\$10.00 per card
4-Day Card Replacement	\$35.00 per card
1-Day Domestic Card Replacement	\$95.00 per card
2-Day International Card Replacement	\$125.00 per card

WIRE TRANSFER FEES	
United States of America	\$20.00

SAFE DEPOSIT BOX FEES	
Safety 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.	

ATM USAGE FEES	
Credit Union West and Allpoint ATMs	No charge <sup>1</sup>
All Other ATMs	First 5 per month at no charge; \$2.00 per transaction thereafter

MISCELLANEOUS FEES	
Account History Printout	\$1.00 per page
Account Close/Reopen	\$5.00
Bad Address	\$5.00 per month
Check Copies	\$2.00
Check Printing	Varies by style
Checks (Temporary)	\$1.00 per 4
Checkbook Balancing/Account Research	\$20.00 per hour
Coin Machine	Member use: 0.00% for less than \$50 4.90% for greater than \$50  Non-Member use: 9.90%
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
Garnishment	\$75.00 per occurrence
Notary Service	\$0.00 (Members) \$10.00 (Non-Members)
Non Member (On-Us) Check Cashing Fee	\$5.00
Payment Extension Agreement	
<ul style="list-style-type: none"> <li>Payment: \$1.00 - \$399.99</li> <li>Payment: \$400.00 and above</li> </ul>	\$25.00 \$40.00
Official Check	\$5.00
Real Estate Payoff Statement	\$30.00
Representative Loan Payment (Using another Financial Institution)	\$15.00
Returned Deposit Item –	
<ul style="list-style-type: none"> <li>3rd Party Originated</li> <li>Member Originated (RETC &amp; Fee)</li> </ul>	\$18.00 \$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.

<sup>1</sup>Foreign 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.

