

# Schedule of Fees and Charges

Effective 2/1/2024

## MEMBERSHIP

New Membership Fee \$1.00

## CHECKING (SHARE DRAFT) ACCOUNTS

Stop Payment Request for Drafts Written or Reported Lost \$20.00  
Copies of Paid Share Drafts (1 free copy per year) \$5.00  
Check Reorder Varies by Selection  
Drafts Returned Due to Insufficient Funds \$35.00 (per item)  
Insufficient Funds on Drafts Deposited and Returned \$35.00 (per item)  
Overdraft Advance Fee \$35.00 (per item)

## CLUB ACCOUNTS

Christmas Club (withdrawal/transfer fee) \$5.00 (each)  
My Club (1 free withdrawal/transfer per month) \$7.50 (each)  
Vacation Club (1 free withdrawal/transfer per month) \$7.50 (each)

## ACH AND ELECTRONIC FUND TRANSFER (EFT)

ACH Items for Immediate Return Due to Insufficient Funds \$35.00 (per item)  
ACH Stop Payments \$20.00 (per item)  
Overdraft Transfer Fee – ACH & Share Drafts \$10.00

## OUT-REACH 24/7 E-SERVICES SUITE

Insufficient Funds Return \$35.00

## ATM/DEBIT CARD FEES

New ATM/Debit Card Application Fee FREE (if Qualify)  
Inactive Debit Card Fee (no card activity for three consecutive months) \$1.00 (per month)  
Card Replacement Fee \$10.00 (per card)  
Pin Reorder Fee \$5.00 (per order)  
Withdrawals at Non HRCU-Owned ATMs (six free per month)  
(other financial institution's rates may apply) \$1.50 (each)  
Debit Card Purchases or Point of Sale (POS) FREE  
Withdrawals at Hidden River Credit Union Owned ATMs FREE  
Non-Member Fee at Hidden River Credit Union Owned ATMs (per withdrawal) \$5.00  
Cash Advance (in person) – Non HRCU Debit/Credit Card \$5.00 (each)

## MONEY MARKET SHARE ACCOUNT

Over Three (3) Transfers/Withdrawals per Month \$7.50 (each)

## MISCELLANEOUS AND OTHER FEES

Domestic Wire Transfer (incoming) \$10.00 (per wire)  
Domestic Wire Transfer (outgoing) \$25.00 (per wire)  
Credit Union Checks Payable to Third Parties, Excluding Loan Advances  
(check amount must be over \$1,000) \$5.00 (each)  
Inactive or Dormant Account Fee (over 2 years) \$5.00 (per month)  
Stop Payment Fee for Official Credit Union Check \$20.00 (per item)  
Statement Copies for Each Interim Account Statement Printout \$5.00 (each statement)  
Duplicate Account Statement Copies \$8.00 (per month)  
Processing of Legal Documents (IRS levy, garnishment, etc.) \$50.00  
Statement and Account Reconciliation/Research Fee \$35.00  
Money Orders (maximum amount \$1,000) \$3.00 (per item)  
Stop Payment of HRCU-Issued Money Order \$20.00 (per item)  
Returned Statement Fee \$6.00  
Account Closed Within 30 Days of Opening \$5.00  
Account Escheat Fee \$50.00  
Copies of Checks Deposited \$5.00 (per item)  
Signature Guarantee \$20.00 (per signature)  
Notary FREE  
IRA Transfer (any type) to Another Financial Institution \$30.00  
IRA Account Closing Fee \$20.00  
Foreign Check Deposited (HRCU is charged by depository) \$30.00  
Coin Counting Fee  
Up to \$500 \$1.00 (per use)  
\$500 and Up \$2.00 (per use)  
Non-Member 10.00% of total  
Gift Cards (maximum amount \$1,000) \$4.00 (each)  
Signature/Personal Line of Credit (inactive for 12 months) \$20.00 (yearly fee)

## SAFE DEPOSIT BOX FEES

Small Box \$20.00 (per year)  
Medium Box \$40.00 (per year)  
Large Box \$60.00 (per year)  
Extra Large Box \$90.00 (per year)  
One Lost Key \$20.00  
Drill Box \$250.00  
Late Fee (31 or more days late) \$25.00 (per occurrence)