



Main Office: 630 Lincoln Avenue
 Bedford, IN 47421-2197
 (812) 279-6644 or (800) 865-2612

SCHEDULE OF COMMERCIAL FEES AND CHARGES

As your Credit Union partner, we try to limit fees whenever we can, but some are necessary. Although not every financial institution lists their fees, all do have a fee schedule. Because we value transparency, we want to make sure you understand the situations in which fees can be charged.

Account Research	\$25 per hour, \$25 minimum
ATM Transactions on ATMs not owned by HHCU and not in the Alliance One ATM Network	\$2.50 per transaction
Automatic Overdraft Transfer Fee	\$2 each
Cashier's Check Purchase	\$3 each
Money Order Purchase	\$2 each
Check Cashing for members with less than \$300 in combined loans and deposits with HHCU, waived if age 25 or under	\$3 each
Check/Money Order Duplicate Copy	\$3 each
Check Imaging Fee	\$7.50 each
Counter Check Purchase	\$.50 each
Checks	Price varies depending on check order (See Member Service for details); 40 Counter Checks Free
Card Foreign Transaction Fees*	
Credit Card	1% of transaction amount
Debit Card	1% of transaction amount
Court Ordering Processing	\$25.00 per hour (1 hour minimum)
Early Account Closure (within 3 months of opening)	\$5
Escheatment Processing	\$25
Foreign Item Collection	\$15
Gift Card Purchase	\$3
Commercial High Yield Money Market Average Daily Balance Below \$5,000 (Account not available to members who open Public Funds Accounts)	\$25 per month
IDProtect - Identity Theft Protection Coverage	\$4.95 per month
Inactive Account - No activity for 6 months and less than \$300 in combined loans and deposits with HHCU	\$5 per month
Inactive Account Below Minimum Fee	If the balance on an inactive account is below the required \$5 share, the account is charged a fee that brings the balance to zero.
Money Market Average Daily Balance Below \$2,500	\$6 per month
Negative Overdraft Balance after 30 consecutive Calendar days	\$33
Non-Sufficient Funds (NSF)	\$33 per presentment
Overdraft Paid	\$33 per presentment
Overnight/rush processing fee for credit & debit cards	\$30
Plastic Card Recurring Charge Stop Payment	\$25
Repay Loan Payment	\$5.95
Returned Deposited Item	\$8 each
Safe Deposit Box	\$12 - \$70 per year (available in Bedford, Greendale, and Jasper; see Member Service for details)
Safe Deposit Box Replacement Keys/Lock	\$20 - \$100 (see Member Service for details)
Statement Duplicate Copy	\$5 each; \$30 per year maximum
Stop Payment	\$33 each; \$40 for series of checks
Wire Transfer - Domestic: Incoming in US	\$10
Wire Transfer - Domestic: Outgoing in US	\$25
Wire Transfer - Foreign: Incoming from outside US	\$50
Wire Transfer - Foreign: Outgoing from outside US	\$50

* Foreign currency charges and foreign transaction fees may apply to transactions initiated with a foreign merchant while the cardholder is located in the U.S.