



Main Office: 630 Lincoln Avenue
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SCHEDULE OF CONSUMER 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
Auto/Vehicle Loan	
Origination	\$195 (one-time fee)
Auto/Vehicle Loan Protection	
Debt Protection	Price varies depending on protection amount (see Member Service for details)
Guaranteed Asset Protection (GAP)	\$399 one-time optional fee (see Member Service for details)
Mechanical Repair Coverage (MRC)	Price varies depending on protection amount (see Member Service for details)
Card Foreign Transaction Fees*	
Credit Card	1% of transaction amount
Debit Card	1% of transaction amount
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
Counter Check Purchase	\$.50 each
Checks	Price varies depending on check order (see Member Service for details); 40 counter checks free
Court Order Processing	\$25 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
High Yield Money Market Average Daily Balance Below \$5,000.00	\$25 per month (45 days grace period for IRA)
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, waived if age 25 or under	\$5 per month
Inactive Account Below Minimum Fee, waived if age 25 or under	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.
Late Payments	
Late Credit Card Payment (after 10-day Grace Period)	Lesser of amount of minimum payment due or \$15
Late Line of Credit Payment (after 15-Day Grace Period)	\$10
Late Loan Payment (after 15-Day Grace Period)	\$17
Late Mortgage Payment – 1st Mortgage (after 15-Day Grace Period)	5% of Principal & Interest
Late Mortgage Payment – 2nd Mortgage (after 15-Day Grace Period)	5% of Principal & Interest (\$10 maximum)

Schedule of Consumer Fees and Charges (continued)

Mortgage Origination

1st Mortgage/Land	\$1,195
Construction	\$1,000
Money Market Average Daily Balance Below \$1,000	\$2 per month
Negative Overdraft Balance after 30 consecutive 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
Safe Deposit Boxes	\$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)
Spending Account Non-Sufficient Fund (NSF)	\$15 per presentment
Statement Duplicate Copy	\$5 each; \$30 per year maximum
Stop Payment	\$33 each; \$40 for series of checks
Wire Transfer - Domestic: Incoming in U.S.	\$10
Wire Transfer - Domestic: Outgoing in U.S.	\$25
Wire Transfer - Foreign: Incoming from outside US or outgoing outside of U.S.	\$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.