

## Services Information

Effective: 9/1/2018

Electronic Services	Fee
24-Hour Teller Telephone Banking	Free
Online Banking	Free
Online Bill Pay, Active Users	Free
Online Bill Pay, Inactive Users	\$5.00/month
Mobile Banking	Free
Click Pay (person to person payments)	Free
Mobile Deposit Capture	Free
E-Statements	Free
E-Alerts/Notifications	Free

ATM/Debit Transactions	Fee
HRCU ATM	Free
CO-OP® Network ATM	Free
NH Rite-Aid In-Store ATMs	Free
ATM Activity Out of Network (Waived for Hero Accounts, refunded up to \$10/mo. for 55+ account) *Surcharges may be imposed by ATM owner	\$1.50
Replacement ATM/ Debit Card	\$5.00

Money Orders/Checks	Fee
Money Order (1 free/mo. for 55+ accounts)	\$3.00
Official Check (1 free/mo. for 55+ accounts)	\$5.00
Official Check payable to account owner, IRS, or for Real Estate taxes	Free

General Items	Fee
Bad Address (after 1st statement returned)	\$5.00
Inactive Account (inactive 6 months; members under 18 years old exempt)	\$5.00/month
Foreign Check Collection (+ correspondent fee)	\$25.00
Christmas Club Early Withdrawal	\$5.00
Coin Counting	3% of total amount
Coin Counting - Minors, 55+ & Non-Profits*	Free
Early Account Closure (within 60 days of opening)	\$20.00
Levies or Attachments	\$50.00
Escheat Processing	\$100.00
Notary Services - Members	Free
Notary Services - Non-Members	\$10.00

Wire Transfer	Fee
US Incoming Wire	Free
International Incoming Wire	\$10.00
US Outgoing Wire	\$20.00
International Outgoing Wire	\$40.00

Account Reconciliation	Fee
Check Copy	\$2.00
Check Copy, if older than 12 months	\$5.00
Reconciliation and research	\$20.00 per hour
Statement Copy	\$2.00
Paper Statement - Monthly	Free

Checking	Fee
Checks	Varies by style
Emergency Checks	4 for \$3.00
Fresh Start Checking	\$10.00/mo. Maint.
Interest Checking (\$100.00 min. balance required)	\$7.50/mo. if balance falls below \$100.00
HRCU Free Checking	Free
Elements Checking (members 13-17 years old)	Free up to 4 checks a month, \$.50 cents each additional check

General Items	Fee
Overdraft Protection (share transfers)	\$5.00
Courtesy Pay (per item, Hero Account Rebated 1 fee/mo. with minimum \$50 DD)	\$27.00
Insufficient Funds (per item)	\$27.00
Returned Deposited Items (per item)	\$15.00
Safe Deposit Box Drilling	Based on cost
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Box Rental (varies by size, 50% off published rate for 55+ Account)	\$25.00 - \$100.00
Signature Guarantee Medallion Stamp	\$10.00
Stop Payment	\$25.00
Telephone Transfer (Financial Service Associate Assisted, Free for 55+ & Hero Account)	\$3.00

\* Restrictions apply - see an HRCU representative for details.

