

# Personal & Business Service Fee Schedule

Effective: 3/9/2022

| General Items  | Fee                |
|--|--------------------|
| Bad Address (after 1st statement returned)   | \$5.00/month       |
| Christmas Club Early Withdrawal  | \$5.00             |
| Coin Counting (Free for Minors, 55+ & Non-Profits*) *Restrictions apply, please see an HRCU representative for details | 3% of total amount |
| Courtesy Pay (per item, Hero Account Rebated 1 fee/mo. with minimum \$50 DD)   | \$29.00            |
| Early Account Closure (within 60 days of opening)  | \$20.00            |
| Escheat Processing   | \$100.00           |
| Foreign Check Collection (+ correspondent fee)   | \$25.00            |
| Inactive Account (inactive 6 months, minors exempt)  | \$5.00/month       |
| Insufficient Funds (per item)  | \$29.00            |
| Levies or Attachments  | \$50.00            |
| Notary Services - Members  | Free               |
| Notary Services - Non-Members  | \$10.00            |
| Online Bill Pay, Inactive Users  | \$5.00/month       |
| Overdraft Protection (share transfers)   | \$5.00             |
| 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 of published rate for 55+)  | \$25.00 - \$100.00 |
| Signature Guarantee Medallion Stamp  | \$10.00            |
| Stop Payment   | \$25.00            |

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

| ATM/Debit Transactions  | Fee   |
|---|---|
| ATM Activity Out of Network (Waived for Hero Accounts, refunded up to \$10/mo. for 55+ account) | \$1.50  |
| CO-OP® Network ATM  | Free  |
| HRCU ATM  | Free  |
| NH Rite-Aid In-Store ATMs   | Free  |
| Replacement ATM/ Debit Card   | \$10.00 (One free during card's lifetime (Issue date to expiration date)) |

| Money Orders/Checks  | Fee    |
|--|--------|
| Money Order (One free monthly for 55+)                                 | \$3.00 |
| Official Check (One free monthly for 55+)                              | \$5.00 |
| Official Check payable to account owner, IRS, or for Real Estate taxes | Free   |

| Account Reconciliation              | Fee          |
|-------------------------------------|--------------|
| Check Copy                          | \$2.00       |
| Check Copy, if older than 12 months | \$5.00       |
| Reconciliation & Research           | \$20.00/hour |
| Statement Copy                      | \$2.00       |

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

| Business Accounts  | Fee   |
|--|---|
| ACH Origination/Payroll Services (per payroll period)                    | \$10.00 (1-9 employees)<br>\$15.00 (10-15 employees)<br>\$20.00 (16+ employees) |
| Coin Orders (per roll)   | \$0.05  |
| Currency Orders (per strap)  | \$1.00  |
| Disposable, Tamper-Resistant Plastic Deposit Bags (Small, 12" x 12")     | \$100.00 (Box of 500)<br>\$0.20 (Single bags, minimum 25 bags)                  |
| Disposable, Tamper-Resistant Plastic Deposit Bags (Medium, 12" x 16")    | \$155.00 (Box of 500)<br>\$0.30 (Single bags, minimum 25 bags)                  |
| Disposable, Tamper-Resistant Plastic Deposit Bags (Large, 15" x 20")     | \$100.00 (Box of 250)<br>\$0.40 (Single bags, minimum 25 bags)                  |
| HRCU Free Business Checking  | Free  |
| Low Balance Fee for Additional Checking Accounts (\$500 minimum balance) | \$10.00   |
| Returned Deposited Items   | \$15.00   |



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