

Personal & Business Service Fee Schedule

Effective: 11/1/2022

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	No min. balance required.
HRCU HERO Checking	No min. balance required.
HRCU 55+ Checking	No min. balance required.

ATM/Debit/Credit 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
Replacement ATM/ Debit/Credit Card	\$10.00

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
Paper Statement (Free for Minors & 65+)	\$2.00/month
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) \$15.00 (10-15 employees) \$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) \$0.20 (Single bags, minimum 25 bags)
Disposable, Tamper-Resistant Plastic Deposit Bags (Medium, 12" x 16")	\$155.00 (Box of 500) \$0.30 (Single bags, minimum 25 bags)
Disposable, Tamper-Resistant Plastic Deposit Bags (Large, 15" x 20")	\$100.00 (Box of 250) \$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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