

# HERITAGE FCU CONSUMER ACCOUNT FEE SCHEDULE

## 2nd Chance Checking Account

Monthly service fee<sup>1</sup> .....\$10.00

## Merit Checking Account

Monthly service fee if balance falls below \$500<sup>1</sup> ..... \$5.00

## The Following Fees Apply to All Types of Checking Accounts:

Stop payment charge.....\$30.00  
 Copy of check.....\$3.00  
 (No Fee if check is printed from Online Banking or from E Statement)  
 Check order .....Varies according to style  
 (Prime Advantage receives 1 box per order at cost of S&H only for selected design, standard pricing applies to any additional checks over 1 box per order)  
 Insufficient funds (NSF)/Overdraft tolerance .....\$30.00/presentation  
 (excluding ATM transactions)  
 Overdraft transfer from another share or loan.....\$5.00  
 (Transfers in increments of \$25.00 or available balance whichever is less)  
 Daily overdraft fee .....\$3.00  
 (after 7 consecutive days, up to 20 days or until account becomes current)

## The Following Apply to Primary Share Accounts:

Insufficient funds (NSF)/Overdraft tolerance .....\$30.00/presentation  
 (excluding ATM transactions)  
 Stop payment charge.....\$30.00  
 Overdraft transfer from another share or loan .....\$5.00  
 (Transfers in increments of \$25.00 or available balance whichever is less)

## Visa® Debit Card Program

Visa® Debit card replacement ..... \$5.00  
 Foreign transaction fee<sup>2</sup>.....\$1.00  
 (For Visa® Debit card used at a foreign ATM except Alliance One machines)  
 Expedited Visa® Debit Card order or PIN.....Varies by number of days to delivery

## Existing ATM Cards

*(Heritage Federal Credit Union no longer issues ATM only cards)*  
 Foreign transaction fee<sup>2</sup>.....\$1.00  
 (Fee waived for Prime & Future Advantage accounts)  
 (For an ATM card used at a foreign ATM except Alliance One machines)

## Safe Deposit Boxes

**Annual Rental Fee:**  
 3" x 5" Size.....\$15.00  
 3" x 10" Size .....\$25.00  
 5" x 10" Size .....\$40.00  
 7" x 10" Size (Henderson location only).....\$65.00  
 10" x 10" Size .....\$75.00  
 Late payment fee (after 60 days) .....\$10.00  
 Lost key .....\$8.00  
 Box drilling .....\$200.00  
 (Safe deposit boxes based on availability. All sizes not available at all branches.)  
 (Safe deposit boxes and their contents are not insured by NCUA)

## Other Miscellaneous Fees

Account balancing/research.....\$20.00/hr + \$1.00/page  
 Bad address fee.....\$3.00/month  
 Cashier's Check - Payable to member.....No Fee  
 - Payable to 3rd party.....\$2.00/check  
 (Fee waived for those age 18 & under. Prime Advantage accounts receive 2 free per visit)  
 Check cashing fee.....\$1.00 per \$100/\$10 max  
 (Fee waived if aggregate relationship is > \$250 or age 18 & under and age 65 & over)  
 Copy of statement *(No fee if printed from E Statement)* .....\$4.00  
 Copy of Visa transaction receipt.....\$15.00  
 Dormant account fee.....\$5.00/month  
 (Account inactive for one year & balance below \$300, fee waived for those age 18 & under)

Domestic and foreign wire transfer (Incoming).....\$10.00  
 Domestic wire transfer (Outgoing).....\$20.00  
 Foreign wire transfer (Outgoing).....\$40.00  
 Foreign Items Sent for Collection.....\$10.00  
 Items sent to Heritage for Collection from third party.....\$10.00  
 Money order.....\$2.00  
 (Prime Advantage accounts receive 2 free per visit)  
 Returned item/check not drawn on Your account at another institution .....\$7.00  
 Returned item/check drawn on Your account at another Institution .....\$30.00  
 Return loan payment.....\$30.00  
 Reg D Excessive Transfer/Withdrawal fee.....\$6.00/transaction after 6 per month  
 (Applicable Accounts: Share (except Cash, Cash Back, & Rewards Savings), Prime Performance, Clubs, & Money Market Checking)  
 Tax Levy/Garnishment.....\$20.00  
 Visa® Gift Card - Member .....\$1.75/card  
 - Non - Member .....\$2.25/card


*Information on this fee schedule is accurate as of 09/01/2023 and is subject to change. For the most current information, call any Heritage Federal Credit Union office at 812-253-6928 or toll free at 800-858-1693.*

<sup>1</sup> Monthly service fee is not charged for the calendar month during which the account is opened.

<sup>2</sup>Other financial institutions may assess a surcharge for use of their ATMs. Heritage Federal Credit Union has no control over such surcharges.

*Other fees associated with loans and Visa credit card accounts will be disclosed at time of application and/or approval.*

Federally Insured by NCUA



## The following fees changes are effective 4/30/2024:

Account balancing/research.....\$25.00/hr + \$1.00/page  
 Domestic wire transfer (outgoing).....\$25.00  
 Foreign wire transfer (outgoing).....\$50.00  
 Paper statement fee (all checking accounts)(No fee for E-Statements.....\$2.00  
 Fee waived for primary members age 18 and under or age 65 and over)  
 Tax Levy.....\$75.00  
 Visa® Gift Card - Member.....\$3.00/card  
 - Non - Member.....\$5.00/card