

SCHEDULE OF FEES (effective January 1, 2017)

My Healthcare Federal Credit Union

Service	Fee
GENERAL ACCOUNT MAINTAINENCE	
New Member (one-time fee)	\$5.00
Early Account Closure (less than 90 days)	\$20.00
Monthly & Quarterly Paper Statements (mailed)	\$3.00
Copy of Official Check & Sharedraft	\$5.00
Non-Sufficient Funds (NSF) <ul style="list-style-type: none"> • Sharedrafts • ACH/ATM • Debit Card 	\$40.00
Courtesy Pay (Paid NSF)	\$40.00
Stop Payment for Official Check & Sharedraft	\$35.00
Auto Overdraft Transfer (Savings to Sharedraft)	\$5.00/each
Excessive Savings Withdrawal (more than 2 per month)	\$3.00/each
Dormant Savings (no activity > 1 year and balance under \$2,500)	\$15.00/month
Research Account (per hour)	\$25.00
Account Abuse	\$25.00
DEBIT & CREDIT CARDS	
First Card	Free
Replacement Card	\$15.00
Rush Card Replacement	\$50.00
Non-Member ATM Withdrawal	\$3.00
Transactions at ATMs not owned or operated by My HCFCU, Presto or CU24 Network ATMs <ul style="list-style-type: none"> • Withdrawals • Inquiry or Transfer 	\$3.00 \$1.00
Over Credit Card Limit	\$30.00
LOANS	
Late Loan Payment (more than 10 days past due)	\$40.00
Loan Skip-A-Payment	\$40.00
WIRE TRANSFERS	
Incoming	\$15.00
Outgoing	\$30.00
OTHER	
Reconciliation of Checking Account (per hour)	\$25.00
Deposit Check Returned (maker/payee the same)	\$35.00
Visa Gift Card	\$3.00
Overnight Fee	\$50.00
Non-Member Check Cashing (per check)	\$5.00
Levy/Garnishment	\$100.00
Official Checks (per check)	\$3.00
Bad Address/Return Mail (per month)	\$15.00
Notary (for members)	Free

