

SCHEDULE OF FEES (effective January 1, 2018)

My Healthcare Federal Credit Union

Service	Fee
GENERAL ACCOUNT MAINTAINENCE	
Early Account Closure (less than 90 days)	\$20.00
Reopen Account after closing < 6 months	\$10.00
Monthly & Quarterly Paper Statements (mailed)	\$3.00
Copy of Statement	\$5.00
Copy of Official Check & Sharedraft	\$5.00
Copy of Bill Pay Check	\$15.00
Non-Sufficient Funds (NSF)	\$40.00
<ul style="list-style-type: none"> • Sharedrafts, ACH/ATM, Debit Card 	
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
Early Withdrawal from Club Savings Account	\$10.00
Research Account (per hour – minimum charge \$30.00)	\$30.00
DEBIT & CREDIT CARDS	
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
Loan Subordination Request	\$75.00
Mortgage Release	\$25.00
WIRE TRANSFERS	
Outgoing	\$30.00
Returned Outgoing	\$15.00
OTHER	
Reconciliation of Checking Account (per hour – minimum charge \$30.00)	\$30.00
Deposit Check Returned (maker/payee the same)	
<ul style="list-style-type: none"> • Returned Item • Maker/Payee the same 	\$10.00 \$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

