

# SCHEDULE OF FEES (effective January 1, 2018)

## My Healthcare Federal Credit Union

Service	Fee
<b>GENERAL ACCOUNT MAINTAINENCE</b>	
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"> <li>• Sharedrafts, ACH/ATM, Debit Card</li> </ul>	
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
<b>DEBIT &amp; CREDIT CARDS</b>	
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"> <li>• Withdrawals</li> <li>• Inquiry or Transfer</li> </ul>	\$3.00 \$1.00
Over Credit Card Limit	\$30.00
<b>LOANS</b>	
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
<b>WIRE TRANSFERS</b>	
Outgoing	\$30.00
Returned Outgoing	\$15.00
<b>OTHER</b>	
Reconciliation of Checking Account (per hour – minimum charge \$30.00)	\$30.00
Deposit Check Returned	
<ul style="list-style-type: none"> <li>• Returned Item</li> <li>• Maker/Payee the same</li> </ul>	\$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

