

HERITAGE FCU BUSINESS AND ORGANIZATIONAL ACCOUNT FEE SCHEDULE

Small Business Checking Account

Per item fee after first 250 items²\$0.35

Business Checking Account

Monthly service fee if balance falls below \$5,000¹\$10.00

Per item fee after first 100 items²\$0.30

Premium Business Checking Account

Monthly service fee if balance falls below \$15,000¹\$10.00

Per item fee after first 500 items²\$0.30

Premium Business Money Market

Monthly service fee if balance falls below \$10,000¹\$10.00

Existing Nonprofit Organization Checking Account ; Business Checking Account as of 06/01/2016³

Per check fee after first 150 checks cleared\$0.15

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 orderVaries by style

Insufficient funds (NSF)/Overdraft tolerance.....\$30.00/presentment
(excluding ATM transactions)

Overdraft transfer from another share or loan.....\$5.00

Daily overdraft fee.....\$3.00
(after 7 consecutive days, up to 20 days or until account becomes current)

Paper Statement Fee.....\$2.00
(No fee for E-Statements. Fee waived for Non-Profit Rewards accounts)

The Following Apply to Primary Share Accounts:

Insufficient funds (NSF)/Overdraft tolerance\$30.00/presentment
(excluding ATM transactions)

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 fee⁴\$1.00
(For Visa® card used at a foreign ATM except Alliance One machines)

Expedited Visa® Debit Card order.....Varies by number of days to delivery

Safe Deposit Boxes : Annual Rental Fee

3" x 5" Size\$15.00

3" x 10" Size\$25.00

4" x 10" Size (Haubstadt location only).....\$35.00

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\$25.00/hr. + \$1.00/page

Bad address fee.....\$3.00/month

Cashier's Check - Payable to memberNo fee
- Payable to 3rd party.....\$2.00/check

Check cashing fee.....\$1.00 per \$100/\$10 max

Copy of statement (No fee if printed from E-Statement).....\$4.00

Copy of Account Analysis Statement\$3.00

Copy of Visa transaction receipt.....\$15.00

Dormant account fee.....\$5.00/month
(Account inactive for one year & balance below \$300)

Domestic and foreign wire transfer (incoming).....\$10.00

Domestic wire transfer (outgoing)\$25.00

Foreign wire transfer (outgoing)\$50.00

Foreign Items Sent for Collection\$10.00

Items sent to Heritage for Collection from third party\$10.00

Money order\$2.00

Night Depository Zipper Bag\$5.00

Night Depository Locked Bag\$25.00
(Requires a signed Night Depository Agreement)

Night Depository Key\$5.00
(Requires a signed Night Depository Agreement)

Night Depository Lost Key Replacement\$10.00

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

Returned loan payment\$30.00

Tax Levy.....\$75.00

Garnishment\$20.00

Visa Gift Card – Member\$3.00
– Non-Member\$5.00

Online Cash Management & Bill Pay.....\$19.95/month
(Online Banking is required to add this service)

Information on this fee schedule is accurate as of 08/01/2024 and is subject to change. For the most current information, call any Heritage Federal Credit Union office.

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

²Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals, transfers, and other debits from the account, whether by check, debit card, Overdraft Protection transfer, Automated Clearing House or otherwise. Items in excess of the free amount are subject to the per item fee.

³Existing Nonprofit Organization Checking Account and Business Checking Account are legacied as of 07/15/2016 and are no longer offered.

⁴Other 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, deposit services, and Visa credit card accounts will be disclosed at time of application and/or approval.

Federally Insured by NCUA