

HERITAGE FCU CONSUMER ACCOUNT FEE SCHEDULE

2nd Chance Checking Account

Monthly service fee¹\$10.00

Merit Checking Account

Monthly service fee if balance falls below \$500¹ \$5.00

The Following Fees Apply to All Types of Checking Accounts:

Stop payment fee\$30.00
Copy of check\$3.00
(No Fee if check is printed from Online Banking or from E-Statement)
Check orderVaries 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) fee\$30.00/presentment
Overdraft tolerance (ODT) fee\$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)
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 primary members age 18 & under or 65 and over)

The Following Apply to Primary Share Accounts:

Insufficient funds (NSF) fee\$30.00/presentment
Stop payment fee\$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 fee²\$1.00
(For Visa® Debit card used at a foreign ATM except Alliance One machines)
Expedited Visa® Debit Card order or PINVaries by number of days to delivery

Existing ATM Cards

(Heritage Federal Credit Union no longer issues ATM only cards)

Foreign transaction fee²\$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\$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
(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)\$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
(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
Tax Levy\$75.00
Garnishment\$20.00
Visa® Gift Card - Member\$3.00/card
- Non - Member\$5.00/card

Information on this fee schedule is accurate as of 06/09/2025 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.

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

²Other 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

