



Banking with a Homefield Advantage.

Business Account Fee Schedule
Effective September 15, 2018

CHECKING ACCOUNT SERVICE CHARGES

Table listing checking account service charges: Basic Business Checking (\$10.00/mo), Premier Business Checking (\$25.00/mo), and Community Business Checking (\$10.00/mo), with associated per item and deposited fees.

*Items include ACH credits, ACH debits, Checks paid & Deposited Items

CHECKING ACCOUNT OTHER FEES

Table listing checking account other fees: Overdraft/NSF charges (\$30.00), Stop Payment Order (\$30.00), and Temporary Checks (\$5.00).

-Charge for check printing varies according to style-

ATM or DEBIT CARDS

Table listing ATM or debit card fees: Overdraft/NSF Charge (\$30.00), Transactions at Non-HCU Terminals (\$2.00), Replacement Card Fee (\$15.00), and Empty ATM Deposit Envelope (\$10.00).

*Please note that one time ATM and Debit Card withdrawals which overdraw your account will not be paid without the member's consent. Please speak with a member service representative for further details. **Charges may be waived for certain product types.

WIRE TRANSFERS

Domestic

Domestic wire transfer fees: Incoming (\$5.00), Outgoing (\$30.00)

Foreign

Foreign wire transfer fees: Incoming (\$10.00), Outgoing (\$35.00)

ADDITIONAL FEES

Table listing additional fees: Copy of Statement/Printout (\$5.00), Returned Deposit Item (\$7.81), and Withdrawals Over Preauthorized Limit (\$10.00)

Returned Mail (per item).....	\$5.00
New Account Closure within 180 Days of Opening.....	\$25.00
Dormant Account (monthly after 6 months).....	\$10.00
Escheat Fee.....	\$50.00
Levy Fees.....	\$50.00
Money Order.....	\$3.00
Official Check.....	\$5.00
Official Check/Money Order Stop Payment Order.....	\$25.00
Research (per hour with 1 hour minimum)(\$50 per hour for non-members).....	\$40.00
Quick Research (requests taking less than ½ hour – members only).....	\$10.00
Overdraft Line of Credit Annual Fee.....	\$30.00
Overdraft Sweep from Savings (per occurrence).....	\$5.00
Copy of Check (more than 12 months old).....	\$5.00 per item
Coin Counting.....	10% of total for non-members

CD EARLY WITHDRAWAL PENALTIES

Certificate terms 12 months or less.....	90 days interest
Certificate terms 13 months or greater.....	180 days interest

Safe Deposit Box Fees

Annual Rental Fees+

3x5.....	\$50.00
5x5.....	\$60.00
3x10.....	\$70.00
5x10.....	\$90.00
10x10.....	\$170.00

Additional Fees

Lost Key Fee.....	\$25.00
Drilling Fee.....	\$100.00 plus Locksmith fee
Key Deposit.....	\$25.00
Late Fee.....	\$5.00

+Receive an annual \$10 discount with autopay