

Fee Schedule

Issued on October 1, 2018

Current as of this date. Refer to the credit union's website at HFDFCU.org for the most recent Fee Schedule.

Membership Par Value Share

Represents the value of your equal share ownership in the credit union.

Held Per Member \$20.00

Account Services & Maintenance

For complete information, refer to Truth in Savings disclosure.

Monthly Service Fee

Savings Account	None
Certificate Account	None
Individual Retirement Account (IRA)	None
Holiday Club Savings	None
911 Savings Account	None
Super Share Account	None
Standard Checking	\$1.00*
Enhanced Checking	\$2.50*

*Waived for firefighters' households (active and retired) and those with E-Statements.

Account Activity

Early Closure, Per Account	\$50.00
<i>Closed within six months of opening.</i>	
Below Minimum Balance, Per Month Per Account	\$5.00
Inactive Account, Per Month Per Account	\$5.00
<i>After two years of inactivity.</i>	

Account History & Research

Account Research, Per Hour	\$50.00
Account Reconciliation, Per Hour	\$60.00
Bad Address, Per Item Returned	\$10.00
Escheat Action, Per Action	\$100.00
Legal Action, Per Request	\$100.00
<i>Could include levy, garnishment, subpoena, or other legal actions.</i>	
Legal Review, Per Request	Quoted
Copy of Receipt, Check, or Other Item, Per Copy	\$20.00
Statement Copy, Per Copy	\$20.00

Individual Retirement Account

Withdrawal Paid to Member	\$40.00
Transfer to Another Institution	\$50.00
Non-Member Beneficiary Process	None

Returned (NSF) Items

Fee is per item. Includes checks, deposits, electronic transactions, and/or other items presented for payment to or processed by the credit union.

Returned Item, Paid or Unpaid \$40.00

Teller Check

Payable to Account Owner	Free
Payable to Third Party, Per Check	\$5.00

Stop Payment

Stop payment may not be available for all items. Fee is per item.

Requested/Processed In-Branch	\$40.00
Processed via RescueNet	\$10.00
Processed via Bill Payer	\$25.00
Processed via PopMoney	\$25.00

Electronic Services

Fees are per item/transfer.

General Services

E-Statement & E-Documents	Free
RescueNet Internet & Mobile App	Free
CO-OP Shared Branch	Free

Shared Branch Outlets may assess fees for non-standard transactions.

RescueNet Bill Payer

RescueNet Bill Payer Access	Free
Standard Payment, Per Item	Free
Overnight Payment, Per Item	\$12.45
Same Day Payment, Per Item	\$7.95

PopMoney Transfers via Bill Payer

PopMoney Subscriber Fee	Free
E-Greeting	\$0.25
Standard 3-Day Send or Receive Funds	
\$1.00 to \$249.99	\$0.50
\$250 to \$999.99	\$0.75
\$1,000 or more	\$1.50
Next Day Send Funds	
\$1.00 to \$249.99	\$0.85
\$250 to \$999.99	\$1.00
\$1,000 or more	\$2.00
Stop Payment, If Available	\$25.00

Notary Services

By Appointment Only

Members	Free
Non-Members, Per Document	\$20.00

RescuePlus Debit MasterCard® and RescueCard ATM Card

Fees are per card/request.

Annual Fee, Debit MasterCard®	Free
Annual Fee, ATM Card	\$20.00
Custom Image, Debit MasterCard®	\$2.50
Card Replacement	\$20.00
Rush/Priority, Plus Postage	\$25.00
Outside Network ATM Use	\$5.00

Individual ATM operators may charge additional unrelated fees.

Foreign Transactions

MasterCard® (All Outside US)	0.80%
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Surcharge of transaction amount in US dollars after conversion. For transactions initiated in a foreign country.

MasterCard® Foreign Currency	0.20%
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Surcharge of transaction amount in US dollars after conversion. For transactions initiated in the US or elsewhere if transaction uses a currency other than US Dollars.

Wire Transfers

International outgoing wires not available.

Outgoing Wire, Per Wire	\$50.00
Incoming Wire, Per Wire (Domestic or International)	\$25.00

Loan Services

Duplicate Title, Per Request	\$25.00
Real Estate Loan Pay-Off Request or Release	\$100.00

Visa® Credit Card

For complete information, refer to Visa® Application and Solicitation disclosure.

Annual Fee	None
Foreign Transaction Fee	None
Balance Transfer Fee	None

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NCUA Federally insured by NCUA