



SCHEDULE OF FEES

& how to avoid them!

CHECKING ACCOUNTS	FEE	HOW TO AVOID
Regular (Basic)	\$3 Monthly	Have any 1 of these HRCU products/services: <ul style="list-style-type: none"> e-statements monthly direct deposit of \$25 or more combined savings of \$5,000 or more held on account
Nonprofit Organization	\$5 Monthly	
Small Business	\$7 Monthly	

SAVINGS ACCOUNTS	FEE	HOW TO AVOID
Open Primary Membership	\$5	
Early Withdrawal Club Accounts	\$5 Each early withdrawal	Limit withdrawals to the penalty-free withdrawal period.
Early Withdrawal Term Certificates	Each early withdrawal is subject to a penalty amounting to: <ul style="list-style-type: none"> 90 days of interest on terms of 12 months or less. 180 days of interest on terms greater than 12 months. 	Limit withdrawals to the account maturity penalty-free withdrawal period.
Excessive Withdrawal Savings	\$3 Each occurrence Applies to each withdrawal after 6 free per month when NOT conducted in person, by mail or at an ATM.*	Limit withdrawals from the account to 6 or less within the month.
Dormant Account	\$5 Quarterly Imposed after 12 months of inactivity.	Generate activity (deposit, withdrawal, funds transfer, etc.) on the account within each 12 month period and maintain a combined balance of \$100 or more on deposit at the Credit Union.
Overdraft Transfer	\$2.50 Each occurrence	Make sure you have adequate funds to cover items in the account. Use online banking and transfer yourself. Remember, for each fee you pay, you are saving a larger fee. (*See Restrictions Above)
Early Closure Fee	\$10 when account is closed within 6 months of opening	

CARDS Credit • Debit	FEE	HOW TO AVOID
Card Replacement	\$10 Each occurrence	
PIN Replacement	\$5 Each occurrence	

ELECTRONIC SERVICES	FEE	HOW TO AVOID
ATM Withdrawal Fee	\$1 Each withdrawal after 5 per month.	Limit ATM withdrawals. Effective 1/1/2017 Use 30,000 plus ATM CO-OP Machines, download free CO-OP locator on your smart phone
Free ATM Withdrawals with No Surcharge from ATM owner	Determined by owner of ATM	Use 30,000 plus ATM CO-OP Machines, download free CO-OP locator on your smart phone
Inquiry Fee or Transfer Fee at ATM	\$1 for each inquiry or transfer at ATM	Use PAT or online banking to transfer your funds, inquire on account balances and activity.
International Service Fee on Foreign Transactions	1% of each transaction	Fee is charged by VISA and is passed down.
Online Banking	Free	
Pat (Telephone, Personal Automated Teller)	Free	
Bill Pay	\$5 Monthly	Have any 2 of these HRCU products/services: <ul style="list-style-type: none"> e-statements monthly direct deposit of \$25 or more debit card
Mobile Banking (when available in late 2017)	\$3 Monthly	Open and maintain enrollment in HRCU e-statements.
Mobile Check Deposit (when available in late 2017)	\$0.50 Each check	Open and maintain enrollment in HRCU e-statements.

IN-BRANCH	FEE	HOW TO AVOID
Acc. Recon. & Research	\$25 Hourly or \$2 per calls over 5 minutes	Use check register and balance your account or use online banking.
CarFax Report	\$18 Each	
Check Cashing Non-Members	\$5.00 On-Us Under \$250 \$10.00 On-Us Over \$250	Use your own financial institution or become a member. The credit union reserves the right not to cash an on-us check.
Check Cashing Members	\$3 Each check	Be a member of Holy Rosary Credit Union and maintain a combined balance in all HRCU accounts of \$100 or more.
Check Copy	\$3 Each check	Use online banking and get copies free there. You may even print them self-serve at the credit union if a printer is available.
Coin Deposits/Coin Counter	Courtesy (if account in good standing)	
Fed Global ACH	\$4	
VISA Prepaid Cards Gift Card Travel Card (reloadable) Everyday Spend (reloadable)	\$2.75 \$5 + reload fee as \$3 + outlined in disclosure	



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Statement Copy/Account History	\$3 Each copy	Use e-statements, online banking or PAT
Stop Payment - ACH, Personal Check or Money Order	\$24 Each single item \$24 Range of items	
Stop Payment Teller, Cashier's Checks (Cannot be done)	\$24 After 180 days with Affidavit	
Teller Check	\$3 Each check When check is made payable to a third party.	
Money Order	\$1 Each	
Cashier's Check	\$5 Each	

OTHER	FEE	HOW TO AVOID
Account Garnishment/Tax Levy	\$35 Each occurrence	
Account Verification	\$7 Each occurrence When verifying member account funds for any third party (with the exception of government assistance programs).	
Escheatment of Account	\$50	Provide POD on account on account opening.
Loan Pay by Phone	\$7.50 Each ACH/plastic card	Set-up autopay, or use HRCU PAT, mobile banking, online banking, branch walk-in or drive-thru options.
NSF	\$24 Each	Make sure you have adequate funds on deposit to cover transaction before it is done
Returned Deposit Item	\$24 Each item (including loan payments)	
Returned Mail	\$5 One-time fee	Immediately inform the Credit Union of a change to your mailing and physical addresses when the change occurs. This can be done in online banking
Shared Branch	No charge to members	
Wire Transfer	\$20 Domestic, outgoing \$35 International, outgoing	
Withdrawal Request by Phone	\$3 Each outgoing	Use HRCU audio banking, mobile banking, online banking, branch walk-in options.

NOTES

The key to free products and services is **e-STATEMENTS**

Regular Checking Monthly maintenance fee waived when you have HRCU **e-statements**

Mobile Banking Monthly access fee waived when you have HRCU **e-statements**

Bill Pay Monthly user fee waived when you have HRCU **e-statements** and at least one of these other HRCU offerings:

- debit card
- direct deposit (\$25 or more, monthly)

Fees effective June 1, 2017

