

Healthcare Services Credit Union

FEE SCHEDULE

ALL SERVICES

Mobile App	Free	
Wire transfers in	no charge	
Wire transfers out	\$28 per transfer	
Excessive share withdrawals	\$5 per item	
(Only 3 per quarter) except direct deposit members		
Visa Gift Cards	\$2	
Money orders	\$1 each	
Notary Fee	No charge to member-\$2 for non-members	
Counter checks	8 free per month then \$1 per sheet of 4	
Credit Union Check	\$1 per check	
IRA annual fee	\$10	
Garnishment fee	\$25	
Research records for non-disputed items		\$20 per hour
Insufficient funds fee for ACH		\$28.00 per item
Insufficient funds fee for checks deposited and returned to you		\$28.00 per item
Dormant account fee	\$5 per month	
VISA Reloadable debit card	\$5.00 one-time fee	

SHARE DRAFT Services

Monthly service fee	\$5 per month	
(fee waived if you maintain a \$500 balance for the entire month)		
Insufficient funds fee	\$28 per draft	
Photocopy of check	\$3 per check	
Electronic transfer	\$1 per transaction	
Audio response transfers	No charge	
Stop payment order	\$28 per order	
Checkbook balancing	\$25 per month (New accounts-fee waived for first 60 days)	
Check printing fee	\$18.95 and up for 150 - prices vary	
VISA Debit Card	No charge	
Bill Pay	No charge	
Internet Teller, E-Statements	No charge	
VISA Debit Card replacement	\$10.00	
Visa Debit Card Pin # replacement	\$ 2.00	

ATM/Point of Sale Services

ATM replacement card	\$5	
ATM replacement PIN number	\$2	
ATM overdraft fee	\$28 per item	
ATM transaction fee	.75 per item	

(With a checking account, you receive 4 transactions (ATM & POS) free per month from savings or checking)

HOLIDAY CLUB - VACATION CLUB

The accounts that encourage saving with a specific purpose in mind

Excessive vacation club withdrawals – First three withdrawals are free then \$5 per item
Holiday Club withdrawals - \$5 per withdrawal (accounts close the last pay period in October)
If you close your Holiday Club account early, it can not be re-opened until the first pay period in November.

Additional savings accounts are always available to our members **at no extra charge.**