

**HEALTH ASSOCIATES FEDERAL CREDIT UNION**  
**Schedule of Fees and Charges**  
**Effective OCTOBER 3, 2011**

**ACCOUNT SERVICES FEE**

MEMBERSHIP	FREE
ACCOUNT RE-OPEN	\$15.00
(if re-opened within 6 months of account closure)	
STATEMENT COPIES	\$5.00 EA.
RETURNED ITEM	\$22.50EA.
(deposit, cashed check or payment)	
OVERDRAFT ITEM	\$27.50EA.
(Member's Checking - N.S.F., uncollected funds, courtesy overdrafts)	
OVERDRAFT TRANSFER (from shares)	\$6.00 EA.
(see Account Disclosures for Special Rules)	Transfer
<b>COPY OF NEGOTIABLE ITEM*</b>	
<b>(checks, etc. – First 3 per month FREE)</b>	<b>\$5.00</b>
<b>(faxed copies – First 3 per month FREE)</b>	<b>\$7.50</b>
PRIME SHARE ACCOUNT	\$5.00
(Monthly Min. Bal. Fee)	
<b>STOP PAYMENT FEE (negotiable item)*</b>	<b>\$25.00</b>
ESCHEAT MAILING FEE	\$2.00
ACCOUNT RESEARCH (reconciliation)	\$30.00 PER HR.
MONEY MARKET (monthly Min. Bal. Fee)	\$15.00
PRIME SHARE WITHDRAWALS (3 free per month)	\$5.00 EA.
RETURN MAIL FEE	\$4.00 EA.
CHRISTMAS CLUB (early withdrawal fee)	\$20.00
<b>PERSONAL CHECKS (per box)</b>	<b>Prices</b>
●\$10 off 1 Box a Year	<b>Vary</b>

**TRANSACTION SERVICES**

<b>TRAVELERS CHEQUES●</b>	<b>1% of Purchase</b>
<b>GIFT CHEQUES●</b>	<b>\$2.50 EA.</b>
<b>VISA GIFT CARDS●</b>	<b>\$3.50 EA.</b>
CU HOTLINE TRANSACTIONS / INQUIRIES	FREE
<b>CHECK CASHING*</b>	<b>\$5.00 EA.</b>
CASHIER'S CHECKS (\$5,000.00 MINIMUM)	\$10.00EA.
<b>OFFICIAL CHECKS (PAYABLE TO 3<sup>RD</sup> PARTY)*</b>	<b>\$5.00 EA.</b>
INCOMING COLLECTION ITEM	\$10.00
OUTGOING COLLECTION ITEM	\$10.00
3 <sup>RD</sup> PARTY VERIFICATION OF ACCOUNT / DEPOSIT	
(including Mortgage)	\$20.00
INCOMING WIRE	FREE
<b>OUTGOING WIRE (domestic)●</b>	<b>\$25.00</b>
OUTGOING WIRE (foreign)	\$35.00
<b>MONEY ORDERS●</b>	<b>\$3.50</b>

Items with an (\*) are free with the following:

- Your shares on deposit total \$1,000.00
- Your Checking Account has ATM/VISA Debit Card

Items with an (\*) or (●) are free with the following:

- Open Loan(s) or VISA Credit Card

**ELECTRONIC SERVICES:**

**ATM / VISA DEBIT† CARD SERVICES**

**FEE**

REPLACEMENT ATM /DEBIT CARD/PIN	\$5.00 EA.
ATM OVERDRAFT (COURTESY – YOU MUST “OPT IN”)	\$27.50EA.
CO-OP ATM WITHDRAWALS	
5 FREE PER MO.	\$1.50 ea after 5 <sup>th</sup> withdrawal
(all other ATM Networks, excluding 3 <sup>rd</sup> party charges)	\$1.50 EA.
DEPOSITS (through CO-OP ATM's ONLY)	FREE
RETURNED ITEM ATM DEPOSIT	\$27.50
EMPTY ENVELOPE ATM DEPOSIT	\$27.50
ATM DEPOSIT ADJUSTMENT	\$6.00

†See Visa Debit / Check Card Agreement and Disclosures for more information

**ONLINE – HOME BANKING / BILL PAY**

HOME BANKING	FREE
BILL PAY	FREE
<b>BILL PAYMENT STOP PAY*</b>	<b>\$10.00</b>

**HOME EQUITY LINE OF CREDIT / MORTGAGE**

See related disclosures

**LOAN SERVICES – Consumer Loans**

APPLICATION PROCESSING	FREE
VISA ANNUAL FEE	NONE
VISA LATE FEE	\$10.00
LINE OF CREDIT ADVANCE	NO FEE
LINE OF CREDIT OVERDRAFT TRANSFER	NO FEE
LOAN LATE FEE (except credit card)	20% OF INTEREST
In-House Auto Refinance	\$100.00

**OTHER SERVICES**

NOTARY SERVICE TO MEMBERS	\$10. per signature
(Credit Union documents free)	1 <sup>st</sup> signature free
LEGAL PROCESSING (levies, attachments, etc.)	\$40.00
SUBPEONA (charged to 3 <sup>rd</sup> party)	Legal Limit
IRA ANNUAL ADMINISTRATION FEE	No Fee
IRA EARLY CLOSURE FEE (before age 70 1/2)	\$25.00
COINSTAR	FREE

**DISCLOSURE:**

The board of Health Associates Federal Credit Union reserves the right to amend these fees from time to time. Written notification of such changes will be forwarded to all members at least 30 days in advance.

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