

HEFCU FEE SCHEDULE
Effective January 8, 2026

ATM/Debit Card Fees		
ATM Only Cardholder Fee (monthly)	\$1.00	
ATM/Debit Card Inactivity (monthly)	\$2.00	*
ATM/Debit Card Replacement	\$7.00	*
Balance Inquiry	\$1.00	±
Denied ATM/Debit/POS Transaction (Silver & Bronze Members)	\$2.00	±
International ATM Transaction Fee	1% of Transaction Amt	
Non-HEFCU ATM Withdrawals	\$2.00	±
CHECKING ACCOUNT FEES		
Check Order	Cost paid by Mbr	
Closed Account (Abuse)	\$10.00	
Copy of Check (per item)	\$7.00	*
Courtesy Pay Fee (per item, maximum of 3)	\$25.00	
Healthy Checking (monthly, if daily average less than \$1,000)	\$15.00	*
Non-Sufficient Funds (NSF per item, maximum of 3)	\$25.00	
Overdraft Transfer (per transfer)	\$10.00	*
Stop Payment (per item)	\$25.00	*
Stop Payment (range)	\$30.00	*
Wellness Checking (monthly, if daily average less than \$500)	\$7.00	*
IRA Account Fees		
Annual Fee	\$15.00	
Closed or Transferred Account	\$35.00	
Loan Fees		
Credit Card Replacement	\$7.00	*
Home Equity Loan Application	Contact Loan Dept.	
Home Equity Loan Reimbursement	Contact Loan Dept.	
Home Equity Subordination	\$25.00	*
Non-Sufficient Funds (per item)	\$25.00	
Priority Express Delivery (Credit Card)	\$30.00	*
Money Market Account Fees		
Check Order	Cost paid by Member	
Excessive Check Clearing (per item over 3)	\$5.00	*
Minimum Balance (monthly)	\$10.00	
Other Fees		
Account Number Reassignment	\$25.00	*
Account Research/Reconciliation (per hour, 1 hour minimum)	\$25.00	
Account Verification	\$10.00	
ACH – Outgoing	\$ 5.00	
Bad Address (monthly)	\$10.00	
Bill Pay Inactivity (monthly, 6 months with no activity)	\$6.00	*
Cashier's Check	\$7.00	*
Certified Mail	\$10.00	*
Club/Insurance Account Transfer/Withdrawal (per item)	\$10.00	*
Copy of Account Statement (per statement cycle, 6 most recent years only)	\$5.00	
Copy of Check	\$10.00	
Dormant Account (monthly) - charged on accounts with no activity for 1 year or more and relationship balance less than \$1,000)	\$10.00	
Escheat Processing and Remittance	\$50.00	
Excessive Withdrawal/Transfer -- Savings and other non-club accounts, excluding IRA/Cert (For each withdrawal in excess of tier above)	\$10.00	*±
Federal Express	\$45.00	
Federal Express (Saturday delivery)	\$55.00	
Healthy Savings (monthly, if daily average less than \$25,000)	\$25.00	*
Healthy Savings without eStatements and Direct Deposit (monthly)	\$10.00	*
Levies	\$100.00	*
Low Balance (monthly) - charged on accounts open more than 1 year and Relationship Balance less than \$100.00	\$10.00	
NSF Preauthorized ACH Debit	\$25.00	
Paper Statement (per statement cycle)	\$5.00	*
RePay Processing	\$10.00	*
Request to have check mailed (less than \$100.00)	\$5.00	
Returned Check/Returned Deposited Item	\$30.00	
Shared Branching Convenience Deposit	\$2.00	
Shared Branching Convenience Withdrawal	\$3.00	
Stop Payment (HEFCU Issued Check)	\$10.00	
Wellness Savings (monthly, if daily average less than \$5,000)	\$10.00	*
Wellness Savings without eStatements and Direct Deposit (monthly)	\$5.00	*
Wire – Outgoing	\$25.00	*±

±Refer to Rewards Schedule
*effective 1/8/2026