

**HEFCU  
REWARDS  
SCHEDULE**

**GOLD**

Aggregate Deposit  
& Loan Balance of  
\$25,000 or higher

**SILVER**

Aggregate Deposit  
& Loan Balance of  
\$5,000 - \$24,999

**BRONZE**

Aggregate Deposit  
& Loan Balance of  
Less Than \$5,000

Foreign ATM Balance Inquiry Fee (non-HEFCU ATMs)	Free	Free	\$0.50
Foreign ATM Withdrawals (non-HEFCU ATMs)	Free (Unlimited)	8 Free Per Month, Then \$1.50 Each	4 Free Per Month, Then \$1.50 Each
Denied ATM/Debit Card Transactions incl. POS (non-HEFCU ATMs)	Free (Unlimited)	\$1.00 Each	\$1.00 Each
Check Orders (Checking)	Free (Basic)	Cost Paid by Member	Cost Paid by Member
Stop Payment (Checking)	Free (Unlimited)	Free (Unlimited)	\$15 (per item) \$25 (range)
Online Banking	Free	Free	Free
Online Bill Payment from HEFCU Checking	Free (Unlimited)	Free (Unlimited)	Free (Unlimited)
Mobile App	Free	Free	Free
Wire Transfer Fees (Outgoing)	\$15.00	\$25.00	\$25.00
Savings Withdrawals	Free (Unlimited)	4 Free Per Quarter, Then \$5 Each	4 Free Per Quarter, Then \$5 Each
ATM/Debit Card/ Credit Card Replacement	Free	\$5.00	\$5.00
IRA Account (Annual Fee)	Waived	Waived	\$15.00