



Healthcare Employees Federal Credit Union

Financial Solutions for Life

FEE SCHEDULE

Effective September 1, 2023

ATM/Debit Card Fees

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|------------------------------------------------------------------|--------------------------|
| ATM Card Replacement | \$ 5.00* |
| Balance Inquiry (non-HEFCU ATMs) | \$ 1.00* |
| Denied ATM/Debit Card Transactions incl. POS (non-HEFCU ATMs) | \$ 2.00* |
| International ATM Transaction Fee | 1% of Transaction Amount |
| Withdrawals (non-HEFCU ATMs) | \$ 2.00* |
| ATM Only Cardholder Fee (monthly) | \$ 1.00 |

Checking Account Fees

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|---------------------------------------|----------|
| Closed Account (Abuse) | \$10.00 |
| Copy of Check | \$ 3.00 |
| Courtesy Pay Fee (per item) | \$30.00 |
| Non Sufficient Funds - NSF (per item) | \$30.00 |
| Overdraft Coverage (per item) | \$ 2.00 |
| Stop Payment (per item) | \$15.00* |
| Stop Payment (range) | \$25.00* |

IRA Account Fees

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|-------------------------------|----------|
| Annual Fee | \$15.00* |
| Closed or Transferred Account | \$35.00 |

Loan Fees

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|-----------------------------------------------|--------------------|
| Cancellation or Denial (per applicant) | \$10.00 |
| Credit Card Replacement | \$ 5.00* |
| Priority Express Delivery Credit Card Request | \$20.00 |
| Home Equity Loan Application | Contact Loan Dept. |
| Home Equity Loan Reimbursement Fee | Contact Loan Dept. |
| Home Equity Subordination Fee | \$100.00 |
| Non Sufficient Funds - NSF (per item) | \$30.00 |

Money Market Account Fees

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|----------------------------------------------------------------|---------|
| Low Balance (monthly) - charged if balance falls below minimum | \$10.00 |
|----------------------------------------------------------------|---------|

Other Fees

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|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Account Verification | \$10.00 |
| ACH – Outgoing | \$ 5.00 |
| Bad Address (monthly) | \$10.00 |
| Certified Mail | \$ 6.00 |
| Club/Insurance Account Transfer/Withdrawal Fee (per item) | \$ 5.00 |
| Copy of Account Statement (per statement cycle) (available for most recent 6 years only) | \$ 5.00 |
| Copy of Check | \$10.00 |
| Dormant Account (monthly) - charged on accounts with no activity for more than 1 year and Relationship Balance less than \$1,000) | \$10.00 |
| Federal Express | \$45.00** |
| Federal Express (Saturday) | \$55.00** |
| Levies | \$50.00 |
| Low Balance (monthly) - charged on accounts open more than 1 year and Relationship Balance less than \$100 | \$10.00 |
| NJ Escheat Processing Fee | \$50.00 |
| NSF Preauthorized ACH Debit | \$30.00 |
| Request to have check mailed (under \$100.00) | \$ 5.00 |
| Excessive Withdrawal/Transfer Fee | |
| Savings and other non-club accounts (excluding IRA/Cert) (for each withdrawal in excess of 4 per calendar quarter) | \$ 5.00 |
| Shared Branching Convenience Fee (for all withdrawals) | \$ 3.00 |
| Shared Branching Convenience Fee (for all deposits) | \$ 2.00 |
| Account Research/Reconciliation | \$25.00 |
| Returned Check | \$30.00 |
| Paper Statement Fee (for each periodic paper statement cycle date) | \$ 3.50** |
| Stop Payment (HEFCU Issued Check) | \$10.00 |
| Square Processing Fee | 3.63% of Charged Amount |
| Wire – Outgoing | \$25.00 |

**Effective 9/1/23

*Refer to Rewards Schedule