

**FEE SCHEDULE**  
**Effective October 1, 2022**

**ATM/Debit Card Fees**

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**

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**

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

**Loan Fees**

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**

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

**Other Fees**

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	\$40.00
Federal Express (Saturday)	\$50.00
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)	\$ 2.50
Stop Payment (HEFCU Issued Check)	\$10.00
Square Processing Fee	3.63% of Charged Amount
Wire – Outgoing	\$25.00

\*\*Effective 10/1/22

\*Refer to Rewards Schedule