

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

	GOLD	SILVER	BRONZE
Foreign ATM Balance Inquiry Fee (non-HEFCU ATMs)	FREE	FREE	\$1.00
Foreign ATM Withdrawals (non-HEFCU ATMs)	FREE (Unlimited)	8 Free Per Month, Then \$2.00 Each	4 Free Per Month, Then \$2.00 Each
Denied ATM/Debit Card Transactions incl. POS (non-HEFCU ATMs)	FREE (Unlimited)	\$2.00 Each	\$2.00 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 Account Withdrawals	FREE (Unlimited)	4 Free Per Quarter, Then \$5.00 Each	4 Free Per Quarter, Then \$5.00 Each
ATM/Debit Card/Credit Card Replacment	FREE	\$5.00	\$5.00
IRA Account (Annual Fee)	Waived	Waived	\$15.00