

**Are you taking advantage
of YOUR
HEFCU membership ?**

PRODUCTS

- ▶ *Savings/Checking Accounts*
- ▶ *High Yield Money Market Accounts*
- ▶ *Share Certificates*
- ▶ *Traditional IRAs*
- ▶ *Holiday/Vacation Club Accounts*
- ▶ *Home Equity Loans*
- ▶ *Youth Accounts*
- ▶ *Auto Loans (New/Used)*
- ▶ *Personal Loans*
- ▶ *Student Loans*
- ▶ *Visa Credit Cards (Classic/Platinum)*
- ▶ *First Mortgages*

SERVICES

- ▶ *Payroll Deduction/Direct Deposit*
- ▶ *65,000 No-Surcharge ATMs nationwide*
- ▶ *4,100+ Shared Branches nationwide*
- ▶ *Toll-free 24-hour Bank-by-Phone*
- ▶ *Free Online Banking*
- ▶ *Free Electronic Bill Payment from Checking*
- ▶ *Free E-Statements*
- ▶ *Free Mobile App*
- ▶ *Mobile Check Deposit*
- ▶ *Online Loan Application*
- ▶ *Insurance Services*
- ▶ *Wire Transfers*
- ▶ *Notary Services*

FEE SCHEDULE Effective January 1, 2019

ATM/Debit Card Fees	
ATM Card Replacement	\$ 5.00*
Balance Inquiry (non-HEFCU ATMs)	\$ 1.00*
Copy of PIN #	\$ 5.00
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*
STAR® 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)	\$ 5.00
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
Certified Teller Check	\$ 5.00
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 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
Wire – Outgoing	\$25.00

1/1/2019

*Refer to Rewards Schedule



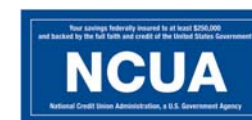
DISCLOSURE OF ACCOUNT TERMS AND FEE SCHEDULE

Toll-free: (800) 624-3312
Phone: (609) 951-0700
Fax: (609) 275-4194
Web: www.hefcu.com

Mailing Address for correspondence:
29 Emmons Drive, Suite C 40
Princeton, NJ 08540

Routing and Transit Number: 231288811

Retain this document for your records.



Federally Insured by NCUA

YOUR ABILITY TO WITHDRAW FUNDS

POLICY STATEMENT

It is the policy of HEFCU to fully comply with all provisions of the EFAA as implemented by Regulation CC and to exercise ordinary care and act in good faith in its compliance. The requirements of Regulation CC do not affect the credit union's liability as a paying financial institution under the Uniform Commercial Code, or other law.

Certain institutional and governmental checks will be given immediate availability to members. HEFCU will delay the availability of deposited funds until the second business day after deposit. In certain circumstances, the credit union may extend the hold period an additional five business days.

NEXT-DAY AVAILABILITY

In all cases, the following types of deposits to transaction accounts will receive next-day availability:

- Cash (see exceptions below)
- Electronic payments (wire transfers, automated clearinghouse credits, etc)
- US Treasury checks
- US Postal Service money orders
- Federal Reserve and Federal Home Loan Bank checks
- Checks drawn by a state or unit of local government
- Cashier's, certified, and teller's checks (subject to verification)
- On-us checks
- Checks drawn on member healthcare facilities

EXCEPTIONS

Exception holds may be imposed in one or more of the following situations:

- There is a specific reason the credit union feels the check is uncollectible.
- Check deposits total more than \$5,000 on any one day. (Delayed availability may only be applied to the amount over \$4,900.)
- A previously returned check is redeposited.
- The account has had frequent overdrafts during the last six months.
- The account is less than 30 days old (defined as a "new account").
- An emergency situation exists such as a communications or computer failure.

ADDITIONAL EXCEPTIONS

ATM DEPOSITS: All deposits to HEFCU owned and foreign ATMs are subject to a delay on availability of funds. Since the nature of the incoming deposit cannot be verified, a minimum hold of five (5) business days will be placed after the date of deposit; this includes cash deposits. Deposits of more than \$5,000 are subject to longer holds.

NEW ACCOUNTS: For the purpose of this policy and as defined by Regulation CC, a new account is a member's transaction account that has been in existence with this credit union for less than 30 days. The following conditions apply during the first 30 days to transaction accounts that meet this definition:

- Funds from deposits of cash and electronic payments will be made available on the day we receive deposit.
- Funds from deposits through wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of deposit. The excess over \$5,000 will be made available on the seventh business day after the day of deposit.
- Funds from all other check deposits will be available on the ninth day after the day of deposit.

PAYMENT OF DIVIDENDS

The credit union will begin accruing dividends on dividend-bearing transaction accounts on the business day it receives credit for the deposited funds.

TRUTH-IN-SAVINGS DISCLOSURES *This schedule sets forth conditions, fees and charges applicable to member accounts at Healthcare Employees Federal Credit Union. Each account holder agrees to the terms set forth herein and acknowledges that it is part of the Membership Account and Agreement.*

Nature of Dividends Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting Dividends will be compounded Quarterly and will be credited to your account Quarterly. If you close your account before dividends are credited, you will not receive accrued dividends.

Balance Computation Method Dividends on this account are calculated on the Average Daily Balance method (ADB). Daily means that a daily periodic rate is applied to the principal in the account each day. ADB means that the Average Daily Balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Date Dividends Accrue Dividends will begin to accrue on the business day you deposit non-cash items (e.g. share drafts) to your account.

Par Value of Shares: Dividend Period The par value of a regular share in this Credit Union is \$10.00. The dividend period of the Credit Union is a Quarter, beginning on the first of the Quarter and ending on the last day of the Quarter.

Insurance Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund up to \$250,000 per member.

Regulation D Transaction Limitations During any month, you may not make more than six (6) withdrawals or transfers to another HEFCU account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the credit union or to a fee of \$5.00 per item. This fee does not apply to ATM Withdrawals (see Fee Schedule on reverse side for ATM Fees).

Holiday Club and Vacation Club Only Any withdrawal prior to maturity of the club must be a withdrawal of the entire account balance and closure of the account and is subject to a fee.

Regular Share Accounts Only During any calendar quarter, you may not make more than four withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction.

UCC ARTICLE 4A DISCLOSURE: DISCLOSURES REGARDING ELECTRONIC "WHOLESALE CREDIT" TRANSACTIONS SUBJECT TO UNIFORM COMMERCIAL CODE ARTICLE 4A

PROVISIONAL PAYMENT: Credit given by Healthcare Employees Federal Credit Union ("us or we") to you ("owners or holders of the deposit, including their authorized representatives") with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making a payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

NOTICE OF RECEIPT OF ENTRY: Under the operating rules of the National Automated Clearing House, (NACHA) which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

CHOICE OF LAW: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New Jersey, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.