



Healthcare Employees Federal Credit Union

Financial Solutions for Life

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
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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 withdrawals)	\$ 3.00
Shared Branching Convenience Fee (for 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

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 preauthorized or automatic transfer or telephonic order or instruction.



Federally Insured by NCUA

Retain this document for your records. Mailing Address for correspondence: 29 Emmons Drive, Suite C 40, Princeton, NJ 08540 • 800-624-3312 • 609-951-0700 • www.hefcu.com