

# 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

<b>Foreign ATM Balance Inquiry Fee</b> (non-HEFCU ATMs)	FREE	FREE	\$1.00
<b>Foreign ATM/Debit Card Withdrawals</b> (non-HEFCU ATMs)	FREE (Unlimited)	8 Free Per Month, Then \$2.00 Each	4 Free Per Month, Then \$2.00 Each
<b>Denied ATM/Debit Card Transactions incl. POS</b> (non-HEFCU ATMs)	FREE (Unlimited)	\$2.00 Each	\$2.00 Each
<b>Check Orders (Checking)</b>	FREE (Basic)	Cost Paid by Member	Cost Paid by Member
<b>Stop Payment (Checking)</b>	FREE (Unlimited)	FREE (Unlimited)	\$15 (per item) \$25 (range)
<b>Online Banking</b>	FREE	FREE	FREE
<b>Online Bill Payment from HEFCU Checking</b>	FREE (Unlimited)	FREE (Unlimited)	FREE (Unlimited)
<b>Mobile App</b>	FREE	FREE	FREE
<b>Wire Transfer Fees (Outgoing)</b>	\$15.00	\$25.00	\$25.00
<b>Savings Account Withdrawals</b>	FREE (Unlimited)	4 Free Per Quarter, Then \$5.00 Each	4 Free Per Quarter, Then \$5.00 Each
<b>ATM/Debit Card/Credit Card Replacment</b>	FREE	\$5.00	\$5.00
<b>IRA Account (Annual Fee)</b>	Waived	Waived	\$15.00

Effective January 1, 2020. Subject to change without notice