

PRODUCT AND SERVICE FEES

Checking Account

Checking PLUS	\$5.95 per month
Checking	No monthly fee
Checking Restart	\$10.00 per month
Non-Sufficient Funds (NSF)	\$30.00 per check
EFT Stop Payment	\$30.00 per item
EFT Non-Sufficient Funds (NSF)	\$30.00 per item
Stop Payment Placement	\$30.00 per check or range
Stop Payment Removal	\$10.00 per stop payment
Check Copy (front & back)	\$3.00 per check
Check Original Copy (Approx. 30 day availability)	\$5.00 per check
Checking Reconciliation/ Balancing Service (1 hr. min.)	\$15.00 per hour
Overdraft Usage Applied	\$30.00 per overdraft manually
Overdraft Privilege	\$30.00 per check
Counter Checks	\$5.00 for eight (8) checks

Non-Member

Check Cashing Fee	\$5.00
Coin Acceptance Fee	10.00% <i>Shared branching non-members excluded</i>

ATM or Visa® Debit Card

ATM Adjustment Fee	\$5.00 <i>Network fee may apply</i>
Replacement Card	\$10.00 per card
Withdrawal Insufficient	\$30.00 per funds withdrawal
Overdraft Usage Applied	\$30.00 per overdraft manually

Checks

Official Checks (first check free)	\$2.00 per check
Official Check Stop Payment	\$15.00 per check
Money Orders	\$2.00 each
AMEX Gift Cheques	\$2.50 per check
Traveler's Checks Traditional	1.0% of face value
For Two	1.5% of face value

General

Statement/Receipt Copy	\$1.00 per page
Statement/Returned Mail	\$3.00 monthly
Return Deposit Item	\$20.00 per check
Account Research	\$15.00 per hour (1 hr. min.)
Inactive/Dormant Account Fee	\$10.00 per month after 15 months of inactivity
Below Par Value Closure Fee	\$10.00
Levy/Garnishment	\$50.00
Western Union	\$5.00 each <i>Additional fees charged by Western Union</i>
Annual Safe Deposit Box Rental	Varies by size <i>Limited Availability</i>
Special Cash Orders	\$50.00

Online Service

Online Banking	No Charge
Mobile Deposit	No Charge
Personal Check View <i>Six months of check history available</i>	No Charge
External Account Transfers (A2A)	
Incoming to Hughes	No Charge
Outbound from Hughes	\$5.00 per item
Unpaid/Returned Payment	\$30.00 per item

Bill Pay Service

Bill Pay	No Charge
Proof of Payment Request	\$6.00 each
Non-Sufficient Funds (NSF)	\$30.00 per payment
Bill Pay Stop Payment	\$30.00 per stop payment
Bill Pay Expedited Payments	
Same Day Payment	\$9.95 each
Overnight Check	\$26.95 each

PopMoney®

eGreeting	No Charge
Standard Delivery (3-Day) Send or Request Money	
\$1.00 to \$249.99	\$0.50 each
\$250.00 to \$999.99	\$1.00 each
\$1,000.00+	\$1.50 each
Next Day Delivery	\$2.00 each
Instant Delivery	\$3.00 each
Stop Payment Placement	\$30.00 per payment

Loan/Credit Card

Loan/Credit Card Late Fee	Up to \$30.00
Over the Credit Limit	Up to \$20.00
Return Payment	Up to \$30.00
Credit Card Replacement	\$10.00
Design Your Own Credit Card	\$9.95
Credit Card Pay by Phone	\$4.95
Credit Card Rush Fee	\$30.00
Subordination Fee	\$50.00
Indirect Dealer Loans Late Fee	5% of payment

Wire Transfers

Member Incoming Domestic (U.S.)	No Fee
Member Incoming International	\$7.50 per wire
Member Outgoing Domestic (U.S.)	\$20.00 per wire
Member Outgoing International	\$40.00 per wire <i>Additional fees may apply</i>

Product & Service Fees are subject to change at any time. Please contact a Credit Union employee for further information.

Effective: 01/01/2019