

FEE SCHEDULE

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 \$250.00 to \$999.99 \$1,000.00+ |
| | \$0.50 each \$1.00 each \$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> |

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

Effective: 04/01/2019