

FEE SCHEDULE

Checking Accounts

Checking PLUS	\$5.95 per month
Checking	No Charge
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% (Includes shared branching members)

ATM or Visa® Debit Card

ATM Adjustment Fee	\$5.00 Network fee may apply
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

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 - Additional fees charged by Western Union
Annual Safe Deposit Box Rental	Varies by Size - Limited Availability
Special Cash Orders	\$50.00

Online Services

Online Banking	No Charge
Mobile Deposit	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 Services

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

Zelle®

Send Money	No Charge
Receive Money	No Charge
Request Money	No Charge

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 Rush Fee	\$30.00
Subordination Fee	\$50.00
Indirect Dealer Loans Late Fee	5% of payment
Payfast	
Loan Payment	\$4.95
Credit Card Payment	\$4.95

Wire Transfers

Member Incoming Domestic (U.S.)	No Charge
Member Incoming International	\$7.50 per wire
Member Outgoing Domestic (U.S.)	\$20.00 per wire
Member Outgoing International	\$40.00 per wire - Additional fees may apply

Effective: 03/10/2020