

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% (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 Service

Online Banking	No Charge
Mobile Deposit	No Charge
Personal Check View Six months of check history available	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 Additional fees may apply

Effective: 09/01/2019