FEE SCHEDULE

Checking Accounts

Checking PLUS	$4.95 per month
Checking	No Charge
Checking Restart	$10.00 per month
* Non-Sufficient Funds (NSF)	$30.00 per presentment, up to $120.00 in NSF fees per business day
* Courtesy Pay	$30.00 per item paid, if item is $30.00 or more and ending daily balance is overdrawn by $30.00 or more
Stop Payment Placement	$30.00 per check, check range, or ACH presentment
Stop Payment Removal	$10.00 per stop payment
Check Copy (front & back)	$3.00 per check
Checking Reconciliation/Balancing Service (1 hr. min)	$15.00 per hour
Counter Checks	$5.00 for eight (8) checks

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
Foreign Transaction	1% of each transaction in U.S. dollars. An international transaction fee may be charged for any card transaction or purchase made in a foreign country or involving a merchant located in a foreign country, even if you are in the United States while making the transaction.

Checks

Official Checks (first check free)	$5.00 per check
Official Check Stop Payment	$15.00 per check
Official Check Expedite	$30.00 per check

General

Statement/Receipt Copy	$1.00 per page
Statement/Returned Mail	$5.00 monthly
Return Deposit Item (Same Maker)	$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
Escheatment Fee	$60.00
Below Par Value Closure Fee	$5.00
Levy/Garnishment	$50.00
Annual Safe Deposit Box Rental	Varies by Size – Limited Availability
Special Cash Orders	$50.00
Direct Payment Authorization Set-Up Fee	$10.00
Check Cashing Fee (Non-Member)	$5.00
Coin Acceptance Fee	
Hughes Member	5.00% (over $100 per day, entire amount)
Shared Branching Guest Member	10.00% (entire amount)

Online Services

Online Banking	No Charge
Mobile Deposit	No Charge
External Account Transfers (A2A)	
Incoming to Hughes	No Charge
Outbound from Hughes	No Charge
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) Paid	$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/Visa® Credit Card

Loan/Credit Card Late Fee	Up to $30.00
Return Payment (Same Maker)	Up to $30.00
Deed of Release Recording	Up to $40.00
Subordination Fee	$250.00
Indirect Dealer Loans Late Fee	5% of payment
Payfast	
Loan Payment	$4.95
Credit Card Payment	$4.95

Visa® Credit Card

Annual Fee	No Charge
Balance Transfer	No Charge
Cash Advance	No Charge
Credit Card Rush Fee	$30.00
Foreign Transaction	1% of each transaction in U.S. dollars. An international transaction fee may be charged for any card transaction or purchase made in a foreign country or involving a merchant located in a foreign country, even if you are in the United States while making the transaction.

Wire Transfers

Member Incoming Domestic (U.S.)	No Charge
Member Incoming International	No Charge
Member Outgoing Domestic (U.S.)	$25.00 per wire
Member Outgoing International	$60.00 per wire

***** See Share Accounts Information and Disclosure for more details.

Effective: 10/01/2026