

Fee Schedule

Checking Accounts

Checking PLUS	\$4.95 per month
Checking	No Charge
Checking Restart	\$10.00 per month
	\$30.00 per presentation, up to \$120.00 in NSF fees per business day
* Non-Sufficient Funds (NSF)	\$30.00 per item paid, if item is \$30.00 or more and ending daily balance is overdrawn by \$30.00 or more
* Courtesy Pay	\$30.00 per check, check range, or ACH presentment
Stop Payment Placement	\$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%
Shared Branching Guest Member	10.00%

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 \$35.00
Subordination Fee	\$30.00
Indirect Dealer Loans Late Fee	\$250.00
Payfast	
Loan Payment	5% of payment
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

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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: 01/01/2026