

# 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%                                           |
| 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                                                                                                                                                                                                                                                                         |
| 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: 04/01/2026



**Hughes**

Federal Credit Union

HughesFCU.org | 520-794-8341

Insured by NCUA