

FEE SCHEDULE

EFFECTIVE NOVEMBER 1, 2023



IMPORTANT INFORMATION Fees and charges for credit union and miscellaneous services are subject to change as provided in your "About Your Credit Union Accounts" disclosure provided at account opening.

ACCOUNT FEES AT A GLANCE

APPLICABLE FEES

Account Closure \$25
(within 180 days from open date)

Paper Statement Fee \$3
**Free for members 62 & older and 17 & younger*

IRA yearly maintenance fee \$25
(Dec. 31st)

IRA early closure fee \$15
(within 180 days from open date)

IRA outgoing transfer/rollover \$25
Invalid Address \$7
(Monthly until corrected)

Inactive Account \$15
(Quarterly on accounts not used for 12 months & longer)

Managed Shares - Monthly \$10
(Free if only 3 withdrawals per month)

Money Market - Monthly \$10
(over 6 electronic/check withdrawals)

Money Market - Monthly \$10
(free if balance remains greater than \$2500)

CHECKING ACCOUNTS

Service Fee - Monthly \$5
(Free if disclosed requirements are met)

Youth Checking service fee- Monthly \$3
(Free if disclosed requirements are met)

Visa Debit Card replacement -

Stock Image \$7
Personalized \$10

Stop Payment

Single Check & ACH \$25
Block of Checks \$25
Presented Stop Payment \$5

(Free – first item presented)

Renewed Stop Payment *(after 6 mo.)* \$5

Check Copy - each \$3
(Two free per month)

NON-SUFFICIENT FUNDS (NSF)

Paid NSF \$30

Unpaid NSF \$30

Returned ACH \$30

Courtesy Pay \$30
(Per transaction)

Funds transfer to cover NSF - each \$5
(in \$100 increments)

FUNDS TRANSFERS

Incoming Wire \$25
(Free if only 3 received during month)

Domestic Outgoing Wire \$30

International Outgoing Wire \$60

ACH (New set-up) \$10

ACH (Change to existing) \$5

MISCELLANEOUS SERVICES

FHCU Corporate Check \$5

Deposited item returned \$20

Non-FHCU ATM Transactions \$1
(two free per month)

ATM Empty Envelope \$50

Foreign check processing COST
(minimum of \$15)

Statement Copies \$3

Notary Service \$5
(each Notary signature)

Medallion Guarantee Stamp \$20

Visa Cash Advance \$10

Tax Levy/Garnishment \$50

Legal Processing - hourly \$75

Account Research - hourly \$50

Inactive Corporate Check \$25
(Stop Payment)

We'll fully explain and/or disclose other fees for special requests or services at the time of request.



ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.

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LOAN SERVICES

Consumer Loan Application (Paper application)	\$25
Car Fax	\$19
Loan Extension	\$40
Open End Loan Advance	\$15
Short Term 401K Loan Processing	\$100

Loan Late Payment

Consumer	\$25
CUDL - A minimum of \$15 or 8% (whichever is less) of the outstanding payment amount past 10 day delinquent	
Real Estate - 5% of the monthly principal and interest for each payment more than 15 days past due	

CONSUMER LOAN TITLE SERVICES

Title Handling	\$35
Title Processing	COST
Expedited Title	COST

BUSINESS/MERCHANT ACCOUNT SERVICES

Checking Account - <i>Monthly</i>	\$10
Deposited item returned	\$20

ACH Services

Error of duplicate entry	\$25
Account research fee - <i>hourly</i>	\$50
Unauthorized Entry	\$50
Noncompliance with Agreement/Rules	\$100

866-310-6999

WWW.FHCUNV.ORG



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FINANCIAL
HORIZONS
CREDIT UNION

CREDIT UNION
SERVICE & FEE
INFORMATION

ACCOUNT FEES
LOAN SERVICES
MISCELLANEOUS SERVICES