

HAPO FEE SCHEDULE

Schedule of fees and charges are applicable to ACH, ATM, checking, savings, other transactions and promotional services. The fees listed below are also applicable to both **Consumer** and **Commercial Accounts**. The Credit Union may amend these fees and make adjustments to services as necessary. Some fees and charges may change without notice. Fees associated with your account are part of the Account Agreement.

Overdraft & Return Items

This may consist of ACH, ATM or Check transactions, including Substitute Checks. This can also occur as a result of deposits in which funds have not been made available.

Overdraft Share Transfer	\$5.00 per item
Limited to six (6) unsigned transfers per month under Federal Regulation D	
Overdraft Items	\$28.00 per item
Return Unpaid	\$28.00 per item
Uncollected Funds	\$28.00 per item
Deposit Items Returned	\$20.00 per item

Miscellaneous

Phone Cash Advance	\$20.00 per item
Non HAPO VISA	
VISA Card	
Overnight Shipping Fee	\$25.00
Loan Extension	\$35.00
Coin Machine- Member	5% service fee
Coin Machine – Non-member	8% service fee
Replacement Checks	\$15.00 per item
HAPO Corporate Checks	
Stop Payment	\$26.00 per item
ACH, Check or Series of Checks	
Incoming Wire Transfer	\$15.00 per item
Outgoing Wire Transfer	\$25.00 per item
Quick Cash Money Transfer	Determined by Western Union
Return Mail Service	\$5.00 per item

Account Research	\$25.00 per hour
Signature Guarantee	\$25.00 per item
Free when funds coming to HAPO	
Inactive Account Fee	\$5.00 per month
Minor accounts excluded	
Bill Pay	Free
Cancelled if not used for a period of six (6) months.	
Check Cashing	\$10.00 per item
\$100.00 minimum share balance or additional services to avoid. Minors are excluded.	
Loan Repossession Processing fee	\$100.00
Legal Orders Processing Fee	\$50.00 per item
Garnishments, Levies, Subpoenas and Court Orders	
Check (ACH) Pay by Phone	\$20.00 per item
Web Payment	\$12 per transaction

Safe Deposit Box

Annual Rental Fees
Fees will be automatically debited from the account. Box availability and size may vary between financial centers.

10 X 10	\$80.00
6 X 10	\$60.00
5 X 10	\$45.00
3 X 10	\$30.00
5 X 5	\$25.00
3 X 5	\$15.00

Drilling of Box	\$200.00
Key Replacement	\$45.00

HAPO Commercial Accounts & Services

Cash & Coin Services

Coin Machine	5% service fee
Bag Coin Deposits	1% service fee
Rolled Coin	\$0.10 – per roll
Cash Order	.1% service fee
Bill Pay	\$7.95 per month

Foreign Outgoing Wire Transfer \$50.00 per item

Business Savings

Minimum Balance	\$100.00
Monthly Fee	None or \$5.00 if balance falls below minimum

Traditional Checking

Minimum Balance	None
Monthly Fee	None
Credited/Debited items per month	
0-250	Free
251+	\$0.30 per item
Cash activity per month:	
\$0 - \$12,000	Free
\$12,001+	\$0.15 per \$100

Premier Checking

Minimum Balance	\$2,500.00
Monthly Fee	None or \$10.00 if balance falls below minimum
Credited/Debited items per month	
0-450	Free
451+	\$0.30 per item
Cash activity per month:	
\$0 - \$30,000	Free
\$30,001+	\$0.15 per \$100

Premier Money Market

Minimum Balance	\$2500.00
Monthly Fee	None or \$15.00 if balance falls below minimum
Credited/Debited items per month	
0-20	Free
21+	\$0.30 per item
Cash activity per month:	
\$0-\$5000	Free
\$5001+	\$0.15 per \$100