

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
Return Unpaid \$28.00
Uncollected Funds \$28.00
Deposit Items Returned \$20.00

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.

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 \$2,500.00
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

IOLTA Checking

Interest on Lawyer Trust Account

Minimum Balance \$100.00
Monthly Fee None or \$15.00 if balance falls below minimum
Credited/Debited items per month
0-250 Free
251+ \$0.30 per item
Cash activity per month:
\$0-\$5000 Free
\$5001+ \$0.15 per \$100