

HAPO Fee Schedule

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

Overdraft & Return Items

The following fees apply to ACH, debit and check transactions, including substitute checks. Overdrafts and return fees will be determined based on the available balance in your account at the time of presentment and handled in accordance with our overdraft procedures and the overdraft protection plan that you have with us. The Credit Union has no control over the timing when checks or other items are presented or when you deposit funds into your account. Your available balance is your account balance minus any check holds or outstanding ACH, checks or debit card transactions which have yet to post to your account. We may charge a fee each time a check or item is submitted or resubmitted for payment and returned. Therefore, you may be assessed more than one fee as a result of a returned item or any resubmission(s) of the returned item.

Overdraft Transfer Fee	\$5.00
Courtesy Pay Fee	\$28.00
Overdraft Fee	\$28.00
NSF Return Fee	\$28.00
UCF Return Fee (Uncollected funds)	\$28.00
Deposit Return Fee	\$20.00

Miscellaneous Fees

Phone Cash Advance Non-HAPO VISA	\$20.00 per item
Rush Card/PIN Shipping Fee (Overnight)	\$50.00 per item
International Debit Card Fee (Made in a foreign country or at merchants located in a foreign country)	1% of transaction
Skip Pay Fee	\$35.00 per item
Coin Machine Fee- Member	5% of total
Coin Machine Fee- Non-Member	8% of total
Foreign Check Processing Fee	\$45.00 per item
Card Reissue Fee	\$5.00 per card
Stop Payment Fee (ACH, Check or Series of Checks)	\$26.00 per item
Incoming Wire Fee	\$15.00 per item
Outgoing Wire Fee	\$25.00 per item
Foreign Outgoing Wire Fee	\$50.00 per item
Western Union Fee	Determined by Western Union
Return Mail Fee	\$5.00 per item
Account Research Fee	\$25.00 per hour
Medallion Guarantee	\$25.00 per item (Free when funds are coming to HAPO)
Inactive Fee	\$5.00 per month (Excludes minor accounts)
Outgoing IRA Transfer Fee	\$25.00 Per transfer to another financial institution
Bonus Offer-Early Account Closure Fee	\$25.00 (Must be open for 6 months)
Loan Repossession Processing Fee	\$100.00 per item
Legal Orders Fee (Garnishments, Levies, Subpoenas and Court Orders)	\$75.00 per item
Check/ACH/Card Payment by Phone	\$20.00 per transaction
Online Payment Fee	\$12.00 per transaction

Safe Deposit Box

Annual Safe Deposit Box Rental Fees- Fees will be automatically debited from your account. Box availability and size varies between financial centers.

10 x10	\$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
Safe Deposit Box Drill Fee	\$200.00
Safe Deposit Box Lock Replacement Fee	\$45.00

HAPO Commercial Account Services and Fees

Cash & Coin Services	
Bag Coin Deposit Fee	5% of total
Rolled Coin Order Fee	\$0.10 per roll
Cash Order/Exchange Fee	.1% of total
Bill Pay	\$7.95 per month
ACH Origination via Business Online Banking	
Monthly	\$30.00
Same Day ACH	\$5.00 per transaction
Desktop Remote Deposit Capture (RDC)	
HAPO Scanner	\$40.00 per month
Non-HAPO Scanner	\$30.00 per month

HAPO Commercial Accounts

Traditional Checking	
Minimum Balance / Low Balance Fee	NONE / NONE
Checks Deposited/Drafts Cleared Fee	\$0.30 per item if more than 100 items per month
Debit/Credit Item Fee	\$0.30 per item if more than 150 items per month
Cash Activity Fee	\$0.15 per \$100.00 if more than \$12,000.00 per month
Premier Checking	
Minimum Balance / Low Balance Fee	\$2,500.00 / \$10.00 monthly fee if balance falls below minimum
Checks Deposited/Drafts Cleared Fee	\$0.30 per item if more than 150 items per month
Debit/Credit Item Fee	\$0.30 per item if more than 300 items per month
Cash Activity Fee	\$0.15 per \$100.00 if more than \$30,000.00 per month
Business Savings	
Minimum Balance / Low Balance Fee	\$100.00 / \$5.00 monthly fee if balance falls below minimum
Checks Deposited/Drafts Cleared Fee	\$0.30 per item if more than 20 items per month
Debit/Credit Item Fee	\$0.30 per item if more than 30 items per month
Cash Activity Fee	\$0.15 per \$100.00 if more than \$5,000.00 per month
Premier Money Market	
Minimum Balance / Low Balance Fee	\$2,500.00 / \$15.00 monthly fee if balance falls below minimum
Checks Deposited/Drafts Cleared Fee	\$0.30 per item if more than 20 items per month
Debit/Credit Item Fee	\$0.30 per item if more than 30 items per month
Cash Activity Fee	\$0.15 per \$100.00 if more than \$5,000.00 per month
IOLTA CHECKING (Interest on Lawyer Trust Account)	
Minimum Balance / Low Balance Fee	\$100.00 / \$15.00 monthly fee if balance falls below minimum
Checks Deposited/Drafts Cleared Fee	\$0.30 per item if more than 100 items per month
Debit/Credit Item Fee	\$0.30 per item if more than 150 items per month
Cash Activity Fee	\$0.15 per \$100.00 if more than \$5,000.00 per month