

SCHEDULE OF FEES

All fees subject to change

As a non-profit organization, we are committed to minimizing fees, but as a business, fees are a necessary part of our operations. Most of our fees are associated with tasks that require significant time and effort from our staff and are typically available for self-service completion.

FREE SERVICES

Account Set Up Fee	FREE
Copy of Check (free through My247®)	FREE
Copy of Statement (free through My247)	FREE
Enrich Financial Wellness	FREE
Fraud Monitoring with Check and Credit Card	FREE
Free Credit Score with Savvy Money	FREE
First Order of Starter Checks	FREE
Incoming Wire Transfers (Domestic & International).....	FREE
My247 Digital Banking	FREE
Notary Service	FREE
Online Bill Pay & Presentment	FREE
Online Check Image	FREE
Signature Guarantee Stamp Service Fee	FREE
Teller Transaction Service Fee	FREE
Transfers through My247	FREE
Unlimited ATM Withdrawals at HACU ATMs	FREE
Unlimited Check-Writing	FREE
Visa® Check Card Annual Fee	FREE
Visa® Credit Card Annual Fee with Reward — Platinum Elite, Platinum Select, Platinum	FREE

GENERAL

ACH Origination/Loan Pay-by-Phone (free through My247)	\$15
Check Withdrawals In-Person, Via My 247 or Telephone Teller/PAM (\$5 via phone with credit union staff)	FREE
Citation to Discover Assets/Subpoena	\$50
Foreign Collection Item Fee	\$30
IL License Plate Renewal Stickers	\$7 ea.
Immigration Letter	\$20
Monthly Account Maintenance (less than \$100 in regular savings) (less than \$2,000 in money market account)	\$10
Monthly Dormant Account (Free if a balance of over \$500)	\$10
New Membership Account Closure Fee (accounts closed within 6 months of opening)	\$25
Non-Member Check Cashing Fee	\$10
Overnight Delivery	\$20-\$80
Outgoing Domestic Wire Transfer	\$30
Outgoing International Wire Transfer.....	\$75
Research/Representation (minimum 1 hour)	\$50 hr.
Returned Deposit, Loan, or VISA® Payment	\$35
Returned Statements	\$20
Statement and History Copies	\$5 ea.
Subordination Fee	\$150
Unclaimed Property Fee	up to \$50
Verification of Deposit	\$20
Visa® Gift Cards	\$3 ea.

CHECKING ACCOUNTS

Bill Pay Copies of Checks	\$5 ea.
Bill Pay Non-Sufficient Funds (NSF)	\$35
Bill Pay Stop Pay	\$30
Check Copy Request through Credit Union Staff (free through My247 and E-Statements)	\$5
Monthly Account Inactivity (no transactions in 6 months), (Free if balances over \$2,000)	\$10
Non-Sufficient Funds (NSF) Overdraft or Return (checks, ACH debits, check card, uncollected funds)	\$35
Overdraft Transfers	\$8
Privilege Pay	\$39
Stop Payments on Checks Placed Through Telephone Teller PAM or My247 (\$30 through credit union staff)..	\$10

DEBIT/CHECK CARD

Replacement Card	\$15
Point-of-sale (POS) Transactions (PIN based)	FREE

ATM CARD

Replacement Card	\$15
Transactions at HealthCare Associates ATMs	FREE
Transactions at Non-HealthCare Associates ATMs	4 FREE per month
After Free Monthly Transactions	\$2.50 ea.

CREDIT CARDS

Replacement Card	\$15
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BUSINESS ACCOUNTS

Monthly Business Checking (less than \$1,000 in business checking) ...	\$20
Monthly Business Savings (less than \$100 in business savings)	\$20



Federally Insured by NCUA

Effective 02.01.2024

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