

SCHEDULE OF FEES

All fees subject to change

As a not-for-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
Check Copies (through My247®)	FREE
Statement Copies (through My247)	FREE
Enrich Financial Wellness	FREE
Fraud Monitoring with Check and Credit Card	FREE
First Order of Starter Checks	FREE
Incoming Wire Transfers (Domestic & International).....	FREE
Notary Service	FREE
Online Bill Pay & Presentment	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 via phone with credit union staff (free through My247, Telephone Teller/PAM, or In-Person).....	\$5
Citation to Discover Assets/Subpoena	\$50
Foreign Collection Item Fee	\$30
IL License Plate Renewal Stickers	\$7 ea.
Immigration Letter	\$20
Monthly Regular Savings Account Maintenance (waived if balance remains at \$100+, or with qualifying product).....	\$10
Monthly Money Market Account Maintenance (waived if balance remains at \$2,000+)	\$10
Monthly Dormant Account (waived for balances of \$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 Check Copies	\$5 ea.
Bill Pay Non-Sufficient Funds (NSF)	\$35 per-presentment
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), (waived for balances of \$2,000+)	\$10
Non-Sufficient Funds (NSF) Overdraft or Return (checks, ACH debits, check card, uncollected funds)...	\$35 per-presentment
Overdraft Transfers	\$8
Privilege Pay	\$39 per-presentment
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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