

# SCHEDULE OF FEES

All fees subject to change

## FREE SERVICES

Visa® Credit Card Annual Fee with Rewards - Platinum Elite, Platinum Select, Platinum .....	<b>FREE</b>
Visa® Check Card Annual Fee .....	<b>FREE</b>
Teller Transaction Service Fee .....	<b>FREE</b>
Notary Service .....	<b>FREE</b>
Signature Guarantee Stamp Service Fee .....	<b>FREE</b>
Copy of Check (Free through Internet Branch) .....	<b>FREE</b>
Copy of Statement (Free through Internet Branch) .....	<b>FREE</b>
Account Set Up Fee .....	<b>FREE</b>
Enrich Financial Wellness .....	<b>FREE</b>
First Order of Checks .....	<b>FREE</b>
Unlimited Check-Writing .....	<b>FREE</b>
Online Check Image.....	<b>FREE</b>
Online Bill Pay & Presentment.....	<b>FREE</b>
Fraud Monitoring With Check and Credit Card Through SMS Guardian sign up .....	<b>FREE</b>
Internet Banking With Account Access, E-Statements, E-mail Alerts and MORE .....	<b>FREE</b>
Unlimited ATM Withdrawals at HACU ATMs .....	<b>FREE</b>

## GENERAL

Check Withdrawals In Person, Via Internet Branch or Telephone Teller/PAM (\$5 via phone with credit union staff) .....	<b>FREE</b>
Returned Statements .....	\$15
Statement and History Copies.....	\$5 ea.
Returned Deposit, Loan, or VISA® Payment .....	\$35
Monthly Account Maintenance (less than \$100 in regular savings) .....	\$10
Account Closed Within 90 Days of Opening .....	\$15
Monthly Dormant Account (Free if a balance of over \$500).....	\$10
Domestic Wire Transfer (incoming transfer <b>free</b> ) .....	\$30
Foreign Wire Transfer (incoming transfer <b>free</b> ) .....	\$75
Open Transfers Outgoing (incoming transfer <b>free</b> ) .....	\$5
Overnight Delivery .....	\$20-\$80
Research/Representment .....	\$25 hr.
IL License Plate Renewal Stickers .....	\$5 ea.
Visa® Gift Cards .....	\$3 ea.
Verification of Deposit .....	\$20
Citation to Discover Assets/Subpoena .....	\$50
Immigration Letter .....	\$10
ACH Origination .....	\$5
Subordination Fee.....	\$100

## CHECKING ACCOUNTS

NSF Overdraft or Return (checks, ACH debits, check card, uncollected funds) .....	\$35
Privilege Pay .....	\$39
Overdraft Transfers .....	\$8
Stop Payments on Checks Placed Through Telephone Teller PAM or Internet Branch (\$30 through credit union staff) .....	\$10
Copies of Paid Checks Through Internet Branch & E-statements (\$5 through credit union staff) .....	<b>FREE</b>
Bill Pay Stop Pay .....	\$30
Bill Pay NSF .....	\$35
Bill Pay Copies of Checks .....	\$5 ea.
Monthly Account Inactivity (no transactions in 6 months), (Free if a balance of over \$2,000) .....	\$10

## CHECK CARD / ATM CARD

Replacement Card .....	\$15
Replacement PIN .....	\$5

## ATM TRANSACTIONS

Transactions HealthCare Associates ATMs .....	<b>FREE</b>
Transactions at Non-HealthCare Associates ATMs .....	<b>4 FREE</b>
	<b>per month</b>
After Free Monthly Transactions .....	\$2.50 ea.

## CHECK CARD

Point-of-sale (POS) Transactions (PIN based) .....	<b>6 FREE</b>
	<b>per month</b>
After Free Monthly Transactions .....	\$2.50 ea.

## CREDIT CARDS

Replacement Card .....	\$15
Sales Draft Retrieval .....	\$25

## BUSINESS ACCOUNTS

Monthly Business Savings (less than \$100 in business savings) .....	\$10
Monthly Business Checking (less than \$1,000 in business checking) .....	\$20



Federally Insured by NCUA



Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.