

SCHEDULE OF FEES

All fees subject to change

FREE SERVICES

Visa® Credit Card Annual Fee with Rewards - Platinum Elite, Platinum Select, Platinum	FREE
Visa® Check Card Annual Fee	FREE
Teller Transaction Service Fee	FREE
Notary Service	FREE
Signature Guarantee Stamp Service Fee	FREE
Copy of Check (Free through My247)	FREE
Copy of Statement (Free through My247)	FREE
Account Set Up Fee	FREE
Enrich Financial Wellness	FREE
First Order of Checks	FREE
Unlimited Check-Writing	FREE
Online Check Image.....	FREE
Online Bill Pay & Presentment.....	FREE
Open Transfers, External and Internal	FREE
Fraud Monitoring With Check and Credit Card Through SMS Guardian sign up	FREE
My247 Digital Banking With Account Access, e-Statements, e-Mail Alerts and MORE	FREE
Unlimited ATM Withdrawals at HACU ATMs	FREE

GENERAL

Check Withdrawals In Person, Via My247 or Telephone Teller/PAM (\$5 via phone with credit union staff)	FREE
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 Fee	\$10
An account is considered inactive if for one year no withdrawals, deposits or payments other than dividends have been made to the account. The fee is waived with a minimum balance of \$500.	
Domestic Wire Transfer (incoming transfer free)	\$30
Foreign Wire Transfer (incoming transfer free)	\$75
Overnight Delivery	\$20-\$80
Research/Representation	\$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 My247 (\$30 through credit union staff)	\$10
Copies of Paid Checks Through My247 & E-statements (\$5 through credit union staff)	FREE
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

DEBIT/CHECK CARD

Replacement Card	\$15
Replacement PIN	\$5
Point-of-sale (POS) Transactions (PIN based)	FREE

ATM CARD

Replacement Card	\$15
Replacement PIN	\$5
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
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

