

**Account Service Fees**

Items Sent for Collection Fee .....	\$15.00 per item	
Wire Transfer Fee (outgoing) .....	\$18.00 per transfer	
International ACH Fee.....	\$5.00 per transaction	
Western Union Fee .....	\$18.00 per transfer	
Teller's Check (payable to non-members) .....	\$5.00 per check	
Teller's Check (payable to members) .....	\$1.00 per check	
Money Orders	<u>Members</u>	<u>Non-Members</u>
\$0.00 to \$250 .....	\$0.75	\$1.00
\$251 to \$500 .....	\$1.25	\$1.50
\$501 to \$750 .....	\$1.75	\$2.00
\$751 to \$1,000.....	\$2.00	\$2.25
Account Research Fee .....	\$25.00 per hour	
Arbitration Research Fee .....	\$25.00	
Electronic Cash Management* .....	\$10.00 verbal; \$5.00 internet	
Statement Copy/Account Activity Fee .....	\$3.00 each	
Deposited Item Return Fee .....	\$30.00 per item	
Legal Process Fee* .....	\$50.00 per item	
Telephone Transfer Fee .....	\$3.00 per transfer	
Telephone Balance Inquiry.....	\$3.00 per inquiry	
Photocopy/Faxing .....	\$2.00 per page	
Account Closure Fee .....	\$10.00 (less than 90 days)	
Automatic Transfer Fee.....	\$2.00 per transfer	
Account Reinstatement Fee* .....	\$10.00 per account	
Copy of Paid Checks Fee .....	\$5.00 per check	
Return Mail/Incorrect Address Fee.....	\$2.00 per occurrence	
Check Cashing Fee .....	\$3.00 per check for COH, HHS, & SEGs;	
	\$5.00 per check for others	
Cash Advance Fee .....	\$3.00	
Verification of Deposit* .....	\$25.00 per verification	
Signature Guarantee.....	\$5.00 per guarantee	
Advance on Line of Credit.....	\$10.00 per advance	

**Savings Account Fees**

Excessive Withdrawal Fee .....	\$5.00 per withdrawal after two per calendar month
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**Checking Account Fees**

Overdraft Fee.....	\$2.00 per transfer six per month, \$30.00 additional
NSF Fee .....	\$30.00 per item
Returned Item Fee .....	\$30.00 per item
Stop Payment Fee* .....	\$30.00 per item
Check Order Fee .....	Prices may vary depending upon style
Temporary Checks .....	\$5.00 per order (set of 12)
Overdraft Privilege Fee .....	\$30.00 per paid Item
Service Charge .....	\$10.00 per month (if average daily balance not met, Classic and Freedom only)
Depositing Check Returned Unpaid.....	\$30.00 per item if principal owner wrote the item
Currency Orders .....	\$1.00 per \$1,000.00 - \$10.00 Minimum
Deposited Check Returned Unpaid.....	\$7.00 per item (Business Accounts Only)
Up to 250 items free monthly transaction items .....	\$0.22 per item over 250 (Business Accounts Only)
Overdraft Privilege .....	\$30.00 per item. Negative Balance not to exceed
	\$500 - VIP Checking
	\$200 - Silver Checking

**Specialty Account Fees**

Early Withdrawal Fee.....	Holiday Club - \$5.00 per withdrawal made between Jan.1 - Oct.31
	Vacation Club - \$5.00 per withdrawal after two (2) per calendar year
Excessive Withdrawal Fee.....	\$5.00 per withdrawal after two (2) per calendar month

**Electronic Funds Transfer Fees**

ATM Card Fee .....	\$1.00 each at ATMs owned by the credit union (Only for Savings and Freedom Checking)
Card Replacement Fee.....	\$6.00 per occurrence
Check Card Denial Fee .....	\$0.75 per denial
Check Card Balance Inquiry Fee .....	\$1.00 per inquiry
Check Card Transaction Fee .....	\$1.00 per transaction
ACH Origination Fee.....	\$4.00 per item
ACH Stop Payment Fee .....	\$30.00 per item

**VISA Gift Card Fees**

VISA Gift Card .....	\$5.00 per card
VISA Reloadable Card.....	\$8.00 per card
Personalized VISA Card .....	\$14.00 per card
Card Replacement .....	\$8.00 per occurrence
Card Reload .....	\$5.00 per reload

\*Denotes new or updated fee

## FEE SCHEDULE

The rates appearing in the Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions, please call HMFCU at 713-699-0795.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

