

FEES & SERVICES

ATM & CHECKCARDS

ATM/Debit Card First Initial Card Fee \$ 5.00
 ATM/Debit & Visa Card Replacement \$10.00
 Foreign ATM Fee \$ 2.00
 PIN Reminder FREE
 Cash Advance \$10.00

CHECKING ACCOUNTS

Check Order (First Order)..... FREE
 Draft Copy Fee \$ 2.00
 Checking Stop Pay\$25.00

OVERDRAFT FEES

Automatic Transfer (share & overdraft line of credit)... \$3.00
 Overdraft Item Fee.....\$25.00
 Return Item Fee.....\$25.00

ONLINE BANKING

Member Account AccessFREE
 E-StatementsFREE

BILL PAY

Per Bill Paid FREE
 Person-to-Person FREE
 Expedited Payment \$14.95

MOBILE BANKING

Member Account AccessFREE
 Remote Deposit Capture FREE

EARLY WITHDRAWALS

Christmas Club Account
 > First withdrawal loss of dividends for the year
 > Second withdrawal closes Club

Certificates

> Early Redemption Penalty 30 - 60 day
 penalty dependent upon terms of certificate

LOAN ACCOUNTS

Deferral Request \$20.00
 Loan App Fee \$25.00
 Lien Fee \$15.00
 In House Refinance \$50.00
 UCC Fee \$30.00
 Multiple Advance Fee..... \$10.00
 Returned Check Fee \$10.00
 (deposited or applied toward loan)

IRA FEE \$10.00/year

ACCOUNT RECONCILIATION\$20.00/hour

INACTIVE ACCOUNT \$ 2.00/month
 Member Accounts that are under a \$25.00 balance,
 no activity for 180 days and no other services will have
 their account closed when a \$0 balance occurs.

FAX SERVICES

Incoming & Outgoing \$ 1.00/fax

PHOTOCOPY \$ 0.10/copy

PREPAID CARDS

Visa Gift Card\$ 5.00/card
 Visa Travel Money Card Fee \$ 5.00/card
 Reload Visa Travel Money Card Fee \$ 2.00/time
 Visa Everyday Card \$ 5.00

CREDIT CARDS

Replacement Card Fee.....\$10.00
 Credit Card Late Fee\$10.00
 Visa Balance Transfer..... FREE
 Cash Advance (\$2000.00 Max Daily).....\$10.00

STOP PAYMENT \$25.00

MONEY ORDERS \$2.00/item

CASHIER'S CHECKS \$3.00/item

STATEMENT HISTORY \$ 5.00
 Statement History Return \$ 5.00

NOTARY SERVICES

Members FREE
 Non-members FREE

WIRES

Domestic \$ 15.00
 International\$45.00
 Member to Member Wire Transfer \$ 1.00

COIN COUNTING..... FREE for Members
 Non-Members 10% of coin balance

ACH

ACH Fee, one-time \$15.00
 ACH origination return \$10.00
 (deposited or applied toward loan)
 ACH Stop Pay\$25.00

SAFE DEPOSIT BOXES

3x10\$20.00/year
 5x10\$30.00/year
 10x10 \$40.00/year
 Security Deposit.....\$50.00

Healthcare Plus Federal Credit Union

RATES FOR SAVING, CHECKING AND CERTIFICATE ACCOUNTS		
Effective Date: 9/13/23	Dividend Rate	Annual % Yield
Shares: \$25 - \$999.99	0.06%	0.06%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
Super Shares: \$1,000 - \$4,999.99	0.15%	0.15%
\$5,000 - \$9,999.99	0.20%	0.20%
\$10,000 - \$24,999.99	0.40%	0.40%
\$25,000 - \$49,999.99	0.60%	0.60%
\$50,000 - \$99,999.99	1.00%	1.00%
\$100,000 and above	1.25%	1.26%
Share Draft: \$100 - \$999.99	0.05%	0.05%
\$1000 - \$9999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
Christmas Club: Penalty for early withdrawal		
\$25 - \$5000.00	0.50%	0.50%
\$5000 & Above	0.15%	0.15%
Club 18: Penalty for early withdrawal		
	3.25%	3.29%
Funeral Trust Accounts:		
	3.25%	3.29%
IRA Shares: \$25 - \$999.99	0.50%	0.50%
\$1000 - \$4999.99	0.75%	0.75%
\$5000 - \$9999.99	1.00%	1.00%
\$10,000 and above	1.50%	1.51%
Share Certificates: Special terms/higher rates may apply		
6 Month	3.00%	3.02%
12 Month	3.25%	3.25%
18 Month	3.50%	3.50%
24 Month	3.50%	3.50%
30 Month	3.00%	3.00%
36 Month	3.25%	3.25%
Certificate Plus - 60 Month – option to increase rate once during term	3.25%	3.25%
Certificate Specials – Rates increase by 0.10% for \$50-\$100K. Rates increase 0.20% for \$100K or more		
Under 12 Month CD Special: 8 Month	4.25%	4.28%
Over 12 Month CD Special: 19 Month	4.25%	4.25%
IRA Certificates: 0.25% above share certificate rates		
Jumbo Certificates:		
Aggregate account balance over \$200,000 may qualify for a higher CD Rate. See CU staff for details.		
Healthcare Plus FCU turns 45 in 2024 and we have a great special running:		
24 weeks - \$10K - \$50K at 4.45% for 4.50% APY; 24 weeks - \$50K or more at 5.45% for 5.50% APY		
24 months - \$10K - \$50K at 4.45% for 4.45% APY; 24 months - \$50K or more at 5.45% for 5.45% APY		
Early withdrawal penalty: We may impose a penalty if you withdraw funds from your account before the maturity date. Fees could reduce earnings on the account.		

