

**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 Access .....	FREE
E-Statements .....	FREE

**BILL PAY**

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

**MOBILE BANKING**

Member Account Access .....	FREE
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: 10/1/23	Dividend Rate	Annual % Yield
<b>Shares:</b> \$25 - \$999.99	0.10%	0.10%
\$1,000 - \$9,999.99	0.20%	0.20%
\$10,000 and above	0.25%	0.25%
<b>Super Shares:</b> \$1,000 - \$4,999.99	0.25%	0.25%
\$5,000 - \$9,999.99	0.35%	0.35%
\$10,000 - \$24,999.99	0.50%	0.50%
\$25,000 - \$49,999.99	0.60%	0.60%
\$50,000 - \$99,999.99	1.00%	1.00%
\$100,000 and above	1.50%	1.51%
<b>Share Draft:</b> \$100 - \$999.99	0.05%	0.05%
\$1000 - \$9999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
<b>Christmas Club:</b> Penalty for early withdrawal		
\$25 - \$5000.00	0.50%	0.50%
\$5000 & Above	0.25%	0.25%
<b>Club 18:</b> Penalty for early withdrawal		
	3.25%	3.29%
<b>Funeral Trust Accounts:</b>		
	3.25%	3.29%
<b>IRA Shares:</b> \$25 - \$999.99	0.75%	0.75%
\$1000 - \$4999.99	1.00%	1.00%
\$5000 - \$9999.99	1.25%	1.26%
\$10,000 and above	1.75%	1.76%
<b>Share Certificates:</b> Special terms/higher rates may apply		
6 Month	3.00%	3.02%
12 Month	3.45%	3.45%
18 Month	3.70%	3.70%
24 Month	3.70%	3.70%
30 Month	3.00%	3.00%
36 Month	3.25%	3.25%
<b>Certificate Plus - 60 Month</b> – option to increase rate once during term	3.25%	3.25%
<b>Certificate Specials</b> – Rates increase by 0.10% for \$50-\$100K. Rates increase 0.20% for \$100K or more		
<b>Under 12 Month CD Special:</b> 8 Month	4.25%	4.28%
<b>Over 12 Month CD Special:</b> 19 Month	4.25%	4.25%
<b>IRA Certificates:</b> 0.25% above share certificate rates		
<b>Jumbo Certificates:</b>		
Aggregate account balance over \$200,000 may qualify for a higher CD Rate. See CU staff for details.		
<b>Healthcare Plus FCU turns 45 in 2024 and we have a great special running:</b>		
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.		

