

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: 12/1/23	Dividend Rate	Annual % Yield
Shares: \$25 - \$999.99	0.10%	0.10%
\$1,000 - \$9,999.99	0.25%	0.25%
\$10,000 and above	0.35%	0.35%
Super Shares: \$1,000 - \$4,999.99	0.25%	0.25%
\$5,000 - \$9,999.99	0.45%	0.45%
\$10,000 - \$24,999.99	0.60%	0.60%
\$25,000 - \$49,999.99	0.75%	0.75%
\$50,000 - \$99,999.99	1.00%	1.00%
\$100,000 and above	1.50%	1.51%
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	0.35%	0.35%
Club 18: Penalty for early withdrawal		
	3.25%	3.29%
Funeral Trust Accounts:		
	3.25%	3.29%
IRA Shares: \$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%
Share Certificates: 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%
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	5.24%	5.29%
Over 12 Month CD Special: 21 Month	5.04%	5.04%
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.		
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.		

