

HEALTH SYSTEMS CREDIT UNION SERVICES & FEES / JANUARY 2020

SHARE DRAFT ACCOUNTS:

VALUE PACKAGE:

- 1) NO MINIMUM BALANCE
- 2) NO MONTHLY FEE WITH DIRECT DEPOSIT OF NET CHECK, OTHERWISE \$8 MONTHLY SERVICE CHARGE APPLIES

MONEY MARKET:

- 1) MINIMUM OPENING BALANCE \$1000
- 2) DIVIDEND IS PAID ON ENTIRE BALANCE
- 3) IF BALANCE FALLS BELOW \$1,000 AT ANY TIME DURING THE MONTH A SERVICE CHARGE OF \$7 WILL BE ASSESSED
- 4) WITHDRAWALS WILL BE LIMITED TO SIX (6) PER MONTH
- 5) \$5 FEE FOR EACH WITHDRAWAL IN EXCESS OF SIX (6) PER MONTH
- 6) DIVIDENDS WILL BE EARNED DAILY AND ARE PAID AND COMPOUNDED QUARTERLY

- BASIC: 1) NO MINIMUM BALANCE
2) \$4 MONTHLY SERVICE CHARGE

REBUILDER:

- 1) NO MINIMUM BALANCE
- 2) \$7.00 MONTHLY SERVICE CHARGE
- 3) UNLIMITED CHECK WRITING
- 4) \$10.00 SAVINGS DEPOSIT BI-WEEKLY WITH NO ACCESS TO MEMBER FOR 18 MONTHS OR MORE
- 5) 18-24 MONTH ACCOUNT HISTORY WITH HSCU BEFORE A REVIEW MAY BE PROCESSED FOR ANOTHER HSCU SHARE DRAFT PRODUCT

*TRANSACTIONS INCLUDE: WITHDRAWALS, DEPOSITS, TRANSFERS, INQUIRIES, ETC.

TRAVELMONEY CARD:

- 1) \$5 PER CARD
- 2) \$2 FOR RELOADS
- 3) MINIMUM LOAD \$100
- 4) MAXIMUM LOAD \$5,000
- 5) REFER TO CARD DISCLOSURE FOR OTHER FEES THAT MAY APPLY

PREPAID DEBIT CARD:

- 1) \$3 PER CARD
- 2) \$.50 FOR RELOADS
- 3) MINIMUM LOAD \$10 / MAXIMUM LOAD \$5,000
- 4) \$1.75 MONTHLY SERVICE FEE
- 5) REFER TO CARD DISCLOSURE FOR OTHER FEES THAT MAY APPLY

VISA GIFT CARD:

- 1) \$2.50 EACH PLUS AMOUNT OF PURCHASE
- 2) MINIMUM PURCHASE \$10
- 3) MAXIMUM PURCHASE \$1,000

DEBIT/ATM (AUTOMATED TELLER MACHINE) CARDS:

- 1) \$1 PER TRANSACTION* (5 TRANSACTIONS AT NO CHARGE WITH VALUE PACKAGE)
- 2) \$35 CHARGE FOR OVERDRAWN ACCOUNT
- 3) \$5 OVERDRAFT CHARGE WHEN ACCOUNT REMAINS IN THE NEGATIVE OVER 5 DAYS
- 4) \$5 CARD REPLACEMENT FEE

MISCELLANEOUS:

- 1) \$5 FOR ACCOUNT HISTORY OR PRINT-OUTS
- 2) \$5 CHECK CASHING FEE
- 3) \$20 FOR DEPOSITED ITEM RETURNED FOR NON-PAYMENT
- 4) \$5 PER CASHIER'S DRAFT
- 5) \$1.25 PER MONEY ORDER
- 6) \$3 FOR CORPORATE DRAFT MADE "PAYABLE TO" SOMEONE OTHER THAN THE MEMBER
- 7) \$10 FOR SPECIAL HANDLING OF ACCOUNT
- 8) \$5 FOR TWO PAGES OF COUNTER CHECKS (6 checks)
- 9) \$2.00 PER MONTH DORMANT ACCOUNT FEE IF YOUR BALANCE IN YOUR REGULAR SHARES IS \$75.00 OR LESS AND THERE HAS BEEN NO ACTIVITY IN THE PAST 12 MONTHS & YOU USE NO OTHER CREDIT UNION SERVICES (MEMBER ACCOUNTS UNDER THE AGE OF 18 ARE EXEMPT)
- 10) \$10 ACCOUNT VERIFICATION
- 11) \$5 RETURN MAIL PER DAY (EXAMPLE - BAD ADDRESS)
- 12) \$2 PER EACH WEB BANKING LOG-IN RESET
- 13) \$2 MONTHLY SERVICE FEE FOR POSTAL MAILED STATEMENTS
- 14) \$10 OUTGOING WIRE FEE
- 15) \$5 INCOMING WIRE FEE
- 16) \$3 MONTHLY FEE FOR ACCOUNTS THAT REMAIN BELOW THE MINIMUM ACCOUNT BALANCE (PAR VALUE) \$50
- 17) \$2 FOR EACH WITHDRAWAL OUT OF CHRISTMAS CLUB OUTSIDE THE 1ST BUSINESS OF OCTOBER WITHDRAWAL
- 18) \$20 ACCOUNT CLOSURE FEE WITHIN THE FIRST 90 DAYS OF OPENING
- 19) \$9.50 EACH FOR REGAL MOVIE THEATRE TICKETS

THE FOLLOWING PERTAINS TO EACH OF OUR SHARE DRAFT ACCOUNTS:

- 1) \$2 OFF-LINE TRANSFER
- 2) \$35 NON-SUFFICIENT FUNDS (NSF)
\$17.50 IF DEPOSIT IS MADE & ITEM IS POSTED
- 3) \$5 PER DRAFT COPY
- 4) \$25 STOP PAY
- 5) \$25 CORPORATE CHECK STOP PAYMENT
- 6) MEMBER PURCHASES DRAFTS (PRICES VARY)
- 7) \$35/PER ITEM COURTESY PAYMENT OF OVER DRAFTED ITEM
-AVAILABLE TO QUALIFIED MEMBERS
- 8) BILL PAY \$4.99 PER MONTH/UNLIMITED USE; ONE TIME SET-UP FEE OF \$2

