

**Share Savings Account**

Monthly Charges:

Identity Protection Share Account .....	\$4.00
Fresh Start Share Account .....	\$5.00

**Share Draft/Checking Account**

Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance	
Less Than or Equal to \$25 .....	\$10.00
Resulting Negative Balance Greater Than \$25 .....	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF  
Per Presentment..... \$18.00

Stop Payment of Check:

Processing Fee .....	\$5.00
Presentment Fee .....	\$20.00

Per Check Charge .....

Microfilm Copy of Check .....	\$3.00
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Reinstatement of a Closed Account:

Checking .....	\$25.00
Debit Card .....	\$25.00
Savings .....	\$25.00

Check Written on Closed Account .....

Returned Check/Return of Deposited Item .....	\$25.00
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Monthly Charges:

Identity Protection Checking Account .....	\$3.00
Preferred or Protection Checking Account (No New Accounts Permitted) .....	\$5.00

Minimum Balance Fee:

Cash Management Checking Account	
Falls Below \$7,500 .....	\$10.00
Platinum Checking Account Falls	
Below \$7,500.....	\$10.00
VIP Checking Account Falls Below \$5,000.....	\$10.00

**Check Card/ATM Services**

ATM Withdrawals:

American Heritage/Proprietary Machines (Unlimited) .....	FREE
Other Machines - Up to 10 Per Month .....	FREE
Each Additional Withdrawal .....	\$1.00

Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance	
Less Than or Equal to \$25 .....	\$10.00
Resulting Negative Balance Greater Than \$25 .....	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF  
Per Presentment..... \$18.00

Change of PIN .....

Replacement Card .....	\$5.00
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Replacement Card - EMV Chip Card .....

Replacement Card .....	\$7.50
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Reinstatement of Card Privileges .....

Return of ATM Deposit .....	\$25.00
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Empty Envelope ATM Deposit .....

Empty Envelope ATM Deposit .....	\$25.00
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**ACH/Electronic Services**

OnLine Teller .....

OnLine Teller .....	FREE
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OnLine Bill Payer Service .....

OnLine Bill Payer Service .....	FREE
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eDeposit Service .....

eDeposit Service .....	FREE
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ePay .....

ePay .....	FREE
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Direct Deposit .....

Direct Deposit .....	FREE
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Phone Teller.....

Phone Teller.....	FREE
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Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance	
Less Than or Equal to \$25 .....	\$10.00
Resulting Negative Balance Greater Than \$25 .....	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF  
Per Presentment..... \$18.00

Stop Payment/Revocation of ACH/  
Electronic Item/Bill Payer:

Processing Fee .....	\$25.00
Presentment Fee .....	FREE

Wire Transfers:

Incoming .....	FREE
Outgoing, Domestic .....	\$35.00
Outgoing, International .....	\$50.00

**High Yield Savings Accounts**

Minimum Balance Fee:

Daily Balance Falls Below \$10,000 .....	\$10.00
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Per Transfer or Withdrawal Fee:

First Transfer and/or Withdrawal (Per Month) .....	FREE
Subsequent Transfers and/or Withdrawals .....	\$25.00

**Money Market Accounts**

Minimum Balance Fee:

Each Time Standard MMA Falls Below \$2,000 .....	\$10.00
Each Time VIP MMA Falls Below \$50,000 .....	\$10.00
Each Time Platinum MMA Falls Below \$75,000 .....	\$10.00

Minimum Check Amount Fee:

Each Standard MMA Share Draft	
Less Than \$500 .....	\$5.00
Each Platinum MMA Share Draft	
Less Than \$1,000 .....	\$5.00
Each VIP MMA Share Draft Less Than \$500 .....	\$5.00

Per Check, Transfer or Withdrawal Fee:

First Six of Any Combination of Checks, Transfers and/or Withdrawals .....	FREE
Subsequent Checks, Transfers or Withdrawals .....	\$20.00

**General Services**

Court Order Fee .....

Court Order Fee .....	\$50.00
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Closed Account Fee (if Account Closed  
Within 90 Days of Account Opening).....

Closed Account Fee (if Account Closed Within 90 Days of Account Opening).....	\$5.00
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Overdraft Protection Coverage:

Transfer from Any Qualifying Share Account .....	FREE
First Six Per Month from Line of Credit Source .....	FREE
Each Additional Transfer from Line of Credit Account .....	\$5.00

**General Services (Continued)**

Boxed Coin Per Box .....	\$7.50
Rolled Coin Per Roll .....	\$0.15
Payment Options:	
Gift Card .....	\$2.50
Cashiers' Check .....	\$2.00
Money Orders .....	\$2.00
Counter Checks (Set of 4) .....	\$1.00
Travel Card (Non-Member Charge) .....	\$4.00
Travel Card .....	\$2.50
Notary Service .....	FREE
Check Cashing Fee (Non-Member Charge) .....	\$5.00
Foreign Check Fee .....	\$20.00
STAMP Guaranty Fee (Non-IRC Related) .....	\$5.00
Writ of Attachment .....	\$100.00
Attorney Inquiries (Per Inquiry) .....	\$25.00
Escheatment Service .....	\$100.00
IRS Levy .....	\$100.00
Incorrect Address Fee (Per Month) .....	\$5.00
Inactive Account Fee After Two Years (Per Month) .....	\$10.00
Copy of Account Statement .....	\$3.00
Copy of CU Issued Check .....	\$7.00
Stop Payment of CU Issued Check .....	\$25.00
Stop Payment on CU Issued Money Order .....	\$2.00
Returned 3rd Party Check Deposited at CU .....	\$25.00
Printout of Account History Up To Five Pages (Mailed) .....	\$ 2.00
Printout of Account History Per Page (at Branch Location) .....	\$0.50
Research/Reconciliation Fee (Per Half Hour) .....	\$25.00
Express Delivery - Standard Next Day .....	\$18.00
Express Delivery - Weekend Next Day .....	\$25.00

**Loan Services**

Loan Amortization Schedule .....	\$10.00
Mortgage Subordination (Excluding First Heritage) .....	\$150.00
Returned Check Fee .....	\$25.00
Automobile Redemption Fee .....	\$100.00
Interest-Only HELOC Origination Fee .....	\$100.00
Home Equity Loan and HELOC Document Preparation Fee .....	\$199.00
Home Equity Loan and HELOC Investment/Rental Property Commitment Fee .....	\$150.00
Copy of Home Mortgage Disclosure (HMDA) .....	\$75.00
MasterCard Fees:	
Credit Limit Increase .....	FREE
Late Payment Fee (if You are 1 or More Days Late) .....	up to \$20.00
Cash Back MasterCard Annual Fee .....	FREE
Platinum Preferred & Platinum Classic Card Annual Fee .....	FREE
Platinum Secured Card Annual Fee .....	\$35.00
Scorecard/Points Accumulation Program Enrollment .....	FREE
Statement Copy Fee .....	\$3.00
Document Copy Fee .....	\$5.00
Rush Fee (Weekend or Next Day) .....	\$25.00
Card Replacement Fee .....	\$7.50
Pin Replacement Fee .....	\$5.00
Return Payment Fee .....	\$25.00
Stop Payment on Convenience Check Processing Fee .....	\$5.00
Stop Payment on Convenience Check Presentment Fee .....	\$20.00
Late Loan Payment Fee (After 15 Days) - The Lesser of 5% of the Contract Payment Due or \$300, Subject to a Minimum of \$5.	