

**HIGHMARK CREDIT UNION
SCHEDULE OF FEES AND CHARGES**

MEMBERSHIP ACCOUNT

| | |
|---|----------|
| Business Checking, per month (for profit) [^] | \$ 5.00 |
| Business Checking, per month (organization, non-profit) | FREE |
| Dormant/Inactive Account, per month, age 18 & older No activity within 12 months | \$ 10.00 |
| Early Account Closing, within 6 months | \$ 25.00 |
| Elite MMA/Minimum Balance, per month If \$2,500 balance not maintained | \$ 7.50 |
| Live Phone Inquiries or Transfers, per ea. | \$ 5.00 |
| Negative Account after 7 days, per day | \$ 2.00 |

ATM, DEBIT CARD & CREDIT CARD

*Highmark ATM Networks: MoneyPass,
NYCE, Plus, SUM, and Co-Op.*

| | |
|---|----------|
| First eight (8) in-network ATM transactions per account | FREE |
| Nine or more transactions, per each | \$ 2.00 |
| Out-of-Network transactions, per each | \$ 2.00 |
| Plastic Card Replacement | \$ 5.00 |
| Document Copy | \$ 5.00 |
| Emergency Card Replace/Rush Delivery | \$ 30.00 |
| Foreign International Transaction, per each | 1.00% |
| Credit Card Overlimit Fee | \$ 30.00 |

CHECKING & SAVINGS ACCOUNT

| | |
|--|----------|
| Overdraft - by any method | |
| Funds Transfer Notice, per each | \$ 2.00 |
| Funds Transfer Savings-to-Checking, first six (6)* | FREE |
| Funds Transfer, more than six (6)* | \$ 5.00 |
| Overdraft Honored, includes Courtesy Pay | \$ 35.00 |
| Overdraft Returned | \$ 35.00 |
| Deposit Item Returned, Includes loan payment | |
| Written by another member | FREE |
| Written by non-member | \$ 10.00 |
| Check deposit drawn on own account** | \$ 35.00 |
| ACH deposit drawn on own account** | \$ 35.00 |
| ECM deposit or loan payment*** | \$ 35.00 |
| Check Printing, style dependent | VARIES |
| Checks, Temporary, per eight (8) | \$ 5.00 |
| Copy of Paid Check, per each | \$ 2.00 |
| Early Withdrawal – Vacation Account | \$ 5.00 |
| Early Withdrawal – Christmas Club Account | \$ 5.00 |
| Foreign Check Currency Conversions | \$ 6.00 |
| IRA Transfer to Another Financial Institution | \$ 25.00 |
| IRA Unqualified Withdrawal (under age 59 ½) | \$ 10.00 |
| Stop Payment Orders | |
| Per Order, either single or series | \$ 30.00 |

CREDIT UNION ISSUED CHECKS

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|---------------------------------|----------|
| Credit Union Check, per each | \$ 5.00 |
| Money Order, per each | \$ 3.00 |
| CU Check Stop Payment, per each | \$ 30.00 |
| Stale Dated CU Check**** | \$ 15.00 |

[^]monthly service fee applies if average monthly balance falls below \$5,000

management reserves the right to increase month fee if necessary, based off account activity

*Federal UCC Regulation D permits a total of six transfers from each savings account by telephone, audio response, home banking, and bill payment or by pre-

**This applies to any deposit or loan payment drawn on an account owned by the account holder at another financial institution.

***ECM = Electronic Cash Management

****CU Checks are valid for six months. Highmark will attempt to return the balance of uncashed CU Checks to the member less any Stale Dated CU Check Fees.

E-SERVICES

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|---|----------|
| Online Banking | FREE |
| Mobile Banking, 100 Texts per month | FREE |
| More than 100 Texts per month, per each | \$ 0.05 |
| Business Cash Management, set-up | \$ 50.00 |
| Monthly Service Fee | \$ 25.00 |
| ACH Batch Fee, per batch | \$ 2.50 |
| Bill Payment & Presentment | FREE |
| Account-to-Account | \$ 2.00 |
| Person-to-Person | \$ 2.00 |
| Charitable Donation Special Check | \$ 1.99 |
| Gift Check (Birthday, Graduation, Etc.) | \$ 2.99 |
| Delivery Options (Special): | |
| Overnight Delivery | \$ 15.95 |
| Second Day Delivery | \$ 9.95 |
| Electronic Rush Payment | \$ 4.95 |
| Overdraft Item | \$ 35.00 |
| Stop Payment Order | \$ 30.00 |

OTHER SERVICES

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|--|----------|
| Account History Printout, per page | \$ 1.00 |
| Account Reconciliation, per hour (\$10 min) | \$ 20.00 |
| Account Research, per hour (\$10 min) | \$ 20.00 |
| Check Cashing, per payee, per visit | \$ 5.00 |
| Waived when: under 18 yrs old; balance >\$200 in loans or savings; or if drawn on HFCU. | |
| Collection Item, incoming or outgoing | \$ 15.00 |
| Fax Item, incoming or outgoing, per page | \$ 1.00 |
| Incorrect Address or Return Mail, per month | \$ 5.00 |
| Legal Order, Levy, Garnishment, per each | \$ 50.00 |
| Loan Payment Deferral or Skip Payment | \$ 30.00 |
| Mortgage Payoff Statement | \$ 10.00 |
| Notary Service, members only, 1 per day | FREE |
| Payment by Phone (max \$2,500) | \$ 20.00 |
| Payment by Web (max \$2,500) <i>Available Soon!!</i> | \$ 15.00 |
| Photocopy, per page | \$ 0.25 |
| Postage | |
| Overnight Delivery | \$ 39.00 |
| Second Day Delivery | \$ 29.00 |
| Statements, mailed paper per mo (Exempt <18 & >64 yrs) | \$ 1.00 |
| Title Handling & Perfection of Title | COST |
| Verification of Deposit, written | \$ 5.00 |
| VISA Gift Card, per each | \$ 3.00 |
| Wire Transfer, incoming | FREE |
| Wire Transfer, outgoing (No International) | \$ 25.00 |

SAFE DEPOSIT BOX (Annual Rentals)

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|--|-----------|
| 3 x 10 Box | \$ 50.00 |
| 5 x 10 Box | \$ 100.00 |
| 10 x 10 Box | \$ 140.00 |
| Late Payment of Annual Box Rent, per month | \$ 5.00 |
| Key Deposit | \$ 25.00 |
| Key Replacement (1 lost key) | \$ 50.00 |
| Drilling of Safe Deposit Box | \$ 125.00 |

Effective July 1, 2021
Subject to Change