

**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 | \$ 10.00 |
| No activity within 12 months | |
| Early Account Closing, within 6 months | \$ 25.00 |
| Elite MMA/Minimum Balance, per month | \$ 7.50 |
| If \$2,500 balance not maintained | |
| 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 | \$ 5.00 |
| 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 |

E-SERVICES

| | |
|---|----------|
| 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 | |
| Monthly Service Fee | \$ 25.00 |
| ACH Batch Fee, per batch | \$ 2.50 |
| Bill Payment & Presentment | |
| 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 | \$ 35.00 |
| Mortgage Payoff Statement | \$ 10.00 |
| Notary Service, members only, 1 per day | FREE |
| Payment by Phone (max \$2,500) | \$ 9.95 |
| Payment by Web (max \$2,500) | \$ 9.95 |
| 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 |

^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-authorized order each calendar month.

**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

Effective September 26, 2022
Subject to Change