

**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	\$ 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**

<b>Overdraft - by any method</b>	
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
<b>Deposit Item Returned, Includes loan payment</b>	
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
<b>Stop Payment Orders</b>	
Per Order, either single or series	\$ 30.00

**CREDIT UNION ISSUED CHECKS**

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
<b>Business Cash Management, set-up</b>	
Monthly Service Fee	\$ 25.00
ACH Batch Fee, per batch	\$ 2.50
<b>Bill Payment &amp; Presentment</b>	
Account-to-Account	\$ 2.00
Person-to-Person	\$ 2.00
Charitable Donation Special Check	\$ 1.99
Gift Check (Birthday, Graduation, Etc.)	\$ 2.99
<b>Delivery Options (Special):</b>	
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**

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; 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
<b>Postage</b>	
Overnight Delivery	\$ 35.00
Second Day Delivery	\$ 20.00
Statements, mailed paper per mo (Exempt <18 & >64)	\$ 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)**

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-

\*\*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 July 1, 2020  
Subject to Change**