Fee Schedule

Checking Account	
Courtesy Pay Fee	$ 25.00
NSF Fee	$ 25.00
Funds Transfer Fee	$ 2.00
Deposit Item Returned:	
Drawn on own account ***	$ 35.00
Live Phone Inquiries or Transfers, per ea.	$ 5.00
Checks, Temporary, per eight (8)	$ 5.00
Copy of Paid Check, per each	$ 2.00
Foreign Check Currency Conversions	$ 6.00
Share Account	
Reg D Fee **	$ 5.00
Early Account Closing, within 6 months	$ 25.00
Early Withdrawal – Club Account	$ 5.00
Debit and Credit Cards	
Out-of-Network ATM transactions, each	$ 3.00
Plastic Card Replacement	$ 5.00
Document Copy	$ 5.00
Emergency Card Replace/Rush Delivery	$ 30.00
Foreign International Transaction, each	1.00%
Cash Advance Fee (Non-Highmark Card)	$ 5.00
Credit Card Over limit Fee	$ 30.00
Business Account Fees	
Banno for Business (set-up)	$ 50.00
Monthly Service Fee	$ 25.00
ACH Batch Fee, per batch	$ 2.50
IRA Fees	
Transfer to Another Financial Institution	$ 25.00
Unqualified Withdrawal (under age 59 ½)	$ 10.00
Loan Fees	
Loan Payment Deferral or Skip Payment	$ 35.00
Mortgage Payoff Statement	$ 10.00
Loan Payment by Card / ACH (Repay)	$ 9.95
Subsequent Action Notice, each	$25.00
Credit Union Issued Checks	
Credit Union Check, per each	$ 5.00
Money Order, per each (max $1,000)	$ 3.00
Dormancy/Abandoned Accounts & Monetary Instruments	
Dormancy Fee	$10.00 per month
Abandoned Cashier's Check & Money Order (6-month-old)	$15.00

Bill Pay	
Account-to-Account, 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
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
Collection Item, incoming or outgoing	$ 15.00
Fax Item, incoming or outgoing, per page	$ 1.00
Bad Address Fee	$ 5.00
Notary Service (members only)	FREE
Photocopy, per page	$ 0.25
Postage:	
Overnight Delivery	COST
Second Day Delivery	COST
Paper Statement Fee	$ 2.00
Stop Payment Fee, including CU Checks	$ 30.00
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
Onsite ATM Fee (Quarterly)	$250 per Quarter
Escheatment Fee	$50.00
Safe Deposit Boxes	
3 x 10 Box	$50.00 per year
5 x 10 Box	$100.00 per year
10 x 10 Box	$140.00 per year
Key Deposit	$ 25.00
Key Replacement	$ 50.00
Drilling of Safe Deposit Box	$ 125.00
Late Payment of Annual Rent	$ 5.00

**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.

Effective August 1, 2026
Subject to change without notice

HIGHMARK™ CREDIT UNION

NCUA