

# HERITAGE SOUTH CU FEE SCHEDULE

<b>Electronic Access Products</b>	
Home Banking/ Telephone Banking /Bill Pay	FREE
<b>Member Service Products</b>	
Bill Pay Inactivity Fee (defined inactive after 3 months)	\$7.00 per month
Overdraft Fee/Insufficient Check Charge/Overdraft Protection fee - may be imposed in connection with checks, in person withdrawals, ATM withdrawals, or by other electronic means and may apply to each presentation of an item	\$28.00
Check Order Charge	\$17.00 - \$45.00
Club Early Withdrawal Fee	\$10.00 per withdrawal
Account Closure Fee (defined as an account closed within the first 90 days)	\$25.00 per account
Check Cashing Fee	5%
Wire Transfer Fee-Incoming or Outgoing	\$12.00 each
Foreign Wire Transfer Fee-Incoming or Outgoing	\$40.00 each
Research and Balancing	\$15.00 per hour
Account Print Out/Copy or Fax fee	\$1.00 per page
Copy of Statement	\$5.00 per statement
Stop Payment Request	\$28.00
Copy of Check Request	\$1.50 each
Money Order Service Charge	\$5.00 each
Return Mail Fee	\$3.00
Return Deposit Item	\$3.00
Return Check Fee	\$28.00
ATM withdrawals at other institutions	4 free, then \$0.85 each
ATM withdrawals with a foreign card	\$3.00 each
ATM Balance Inquiry Fee	\$0.85 each
VISA Late Fee/Over limit fee	\$25.00
VISA International Fees	1% of transaction
Business Account Service Charge	\$12-\$20 monthly
Debit Card Replacement/ Visa Gift Card/Reloadable Card/ Visa Travel Card	\$5.00
Inactivity Fee (defined as no activity for 6 months on any share or share draft)	\$5.00 per month
Dormancy Fee (defined as no activity for 24 months with balances <\$1,000)	\$5.00 per month
Subpoena/Levy/Garnishment	\$35.00 each
Second Chance Checking Monthly Service Charge	\$10.00
<b>Loan Products</b>	
Mobile Home Title Application Fee	\$20.00
Title Application Fee	\$17.00
Mortgage Loan Application Fee	\$350.00
UCC form	\$20.00
Gap Insurance	\$320.00
Carfax	\$25.00
Mobile Home Value Assessment/ Tractor/Farm Equip Assessment	\$20.00
<b>Credit Union Check or Official Check</b>	
Payable to member	No Charge
Payable to someone else/Check Reissue/Merchant Check Replacement	\$5.00
<b>Safe Deposit Boxes</b>	
5x5	\$25.00 annually
3x10	\$30.00 annually
5x10	\$50.00 annually
10x10	\$100.00 annually
Fee to drill safe deposit box	Actual Cost / approx. \$175
Fee replacement for safe deposit box key	Actual Cost / approx. \$20

\*Rates & fees are subject to change without notice.