

H.P.C. CREDIT UNION SCHEDULE OF FEES

Share Draft Accounts

\$5.00.....	Overdraft Transfer Fee
\$20.00.....	Overdrafts Returned/Non-returned NSF
After 15 Overdrafts within 30 days or unpaid fees= Account Closed	
Stop Payment per Check or Money Order.....	\$5.00
Stop Payment Blanket.....	\$45.00
Copy of a Written Check.....	\$1.00 Each
Check Copy- Microfilm Required.....	\$20.00 Each
Box of Checks (Over 3 per year).....	Cost at time of ordering
Returned Box of Checks.....	Postage fee

Fees Applicable To All Accounts (Except Certificates)

ACH Stop Payment.....	\$5.00 Single Entry
.....	\$20.00 Multiple Entry
ACH Returned/Non-returned (NSF).....	\$20.00 Each
ATM/Debit Card Overdraft.....	\$20.00 Each
Dormant Account Fee (No Activity in 18 Months)...	\$2.00/Month
Garnishment/Levy Fee.....	\$25.00 Each
Escheat fee.....	\$20.00
Account Research/Reconciliation Fee.....	\$10.00 per Hour
Statement Copies-Historical (Not available on-line)	
.....	\$5.00 per Quarter
.....	\$20.00 per Year
Outgoing Wire Transfer.....	\$10.00
Outgoing International Wire Transfer.....	\$25.00
Returned Check Fee (Deposited).....	\$10.00
Visa Late Fee.....	\$15.00
Printout (Statement or Activity).....	\$1.00 per Month

Other Fees

Cashier's Check Fee.....	\$1.00 Each
Money Order Fee.....	\$0.50 Each
Traveler's Check Fees.....	Single Signature..... \$0.50 per \$100
.....	Double Signature..... \$1.00 per \$100
.....	Gift Checks..... \$1.25 Each
Land Contract Calculation Fee.....	\$5.00 Each
Frontier Bill Pay Fee.....	\$1.50 Each
DTE Bill Pay Fee.....	\$1.00 Each
Consumers Energy Fee.....	\$1.00 Each
Dish Network Fee	\$2.50 Each
Returned Mail Fee.....	\$7.00 Each
Fax Fee.....	\$1.00 per Page
Replacement Visa/ATM/Debit Card	\$10.00 Each
Visa Gift Card (One Time Use).....	\$3.50 Each
Pre-Paid Visa Card.....	Purchase..... \$5.00 Each
.....	Reload..... \$2.00 Each
.....	Personalized-Shipping Fee... \$5.00 Each
Foreign Objects in Coin.....	\$10.00
Early Account Closure Fee (Within the first 90 days)..	\$5.00
Verification Fax Fee.....	\$1.00