

Holston Methodist Federal Credit Union Fee Schedule

1.1.2017

(updated 6.23.2017)

CREDIT UNION MEMBERSHIP

ITEM CHARGE

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|------------------|------------------|
| Membership Share | \$5.00 par value |
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SHARE DRAFT/CHECKING ACCOUNT FEES

ITEM CHARGE

| | |
|---|---|
| No Frills Checking | FREE |
| Second Chance Checking | \$10.00 per month (If no NSF's in 6 months, fees returned) |
| Security Plus Checking (effective 2.1.16) | \$6.00 per month members under 60 * \$5.00 per month members over 60 * |
| Health Savings Account | FREE |
| Bill Pay | FREE |
| Bill Pay Charitable Donation Check | \$1.99 |
| Bill Pay Gift Check | \$2.99 |
| Bill Pay Overnight/Express Payment | \$20.00 minimum or actual cost |
| CAP (Courtesy Account Pay) (Pre-approved non interest advance limit) | \$30.00 per item (ACH, Checks) |
| INSTANT ISSUE DEBIT CARD | \$10.00 |
| Manual Transfer to Pay Draft or Electronic Entry | \$3.00 per transfer |
| Printed Checks | Varies on Price*** |
| Reg D – Excessive Withdrawal | \$3.00 per item over 6 |
| Returned Item/NSF | \$30.00 per item (ACH, Bill pay, Checks) |
| Stop Payments (2 free with Security Plus Checking) | \$25.00 per item (ACH, Bill Pay, Checks) |

BUSINESS CHECKING

ITEM CHARGE

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|---------------------------|---|
| Basic Business | \$5.00 per month |
| Small Business Checking | \$10.00 per month (\$1000.00 balance required to earn dividends) |
| Classic Business Checking | \$25.00 per month (\$5000.00 balance required to earn dividends) |
| FREE Business Checking | FREE (\$25,000.00 balance required to earn dividends) |

GENERAL FEES (apply to all accounts on which stated activity occurs)

ITEM CHARGE

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|---|--------------------|
| ACH (Same Day) | \$10.00 |
| ACH (Next Day) | \$ 3.00 |
| Account Closure within 90 days | \$20.00 |
| Account Research/Reconciliation | \$25.00 per hour |
| Account Verification | \$20.00 |
| Audio Teller | FREE |
| Check Cashing (members with Prime Share only) | \$3.00 per item |
| Check Copy for Member Deposit Verification | \$3.00 each |
| Copy of Cleared Share Draft | \$3.00 each |
| E-Statements | FREE |
| EZ Deposit (Remote Deposit Capture) | FREE*** |
| Garnishment/Levy (per occurrence) | \$50.00 |
| Holiday Club Account Withdrawal or Closure | \$20.00 |
| Mobile Banking | FREE*** |
| Money Market Transactions | \$7.00 each over 6 |

| | |
|---|---|
| Official Check – Member | \$1.00 each** |
| Official Check – Non-Member (member check exchange) | \$10.00 |
| Overnight letter | \$20.00 minimum or actual cost |
| Paper Statement | \$2.00 |
| Pre-Paid Gift Cards | \$2.00** |
| Returned Deposit Item (cashed, deposited, loan payment) | \$30.00 per item Issued by Member \$20.00 per item Issued by other party |
| Returned Mail/Bad Address | \$5.00 per month until address correct |
| Statement Copy | \$2.00 per copy** |
| Visa Travel Money Card | \$3.00** |
| Wire Transfer Incoming | \$20.00 |
| Wire Transfer Outgoing | \$20.00 |
| Wire Transfer Rejected | \$10.00 |
| ATM/Electronic Funds Transfer Services | Item Charge |
| Over The Counter Adjustments | \$7.00 |
| CU@Home Internet Access | FREE |
| Fast Cash (ACH Next Day – Single Entry) | \$3.00 |
| Non-Proprietary ATM Transaction | \$3.00 |
| Visa Debit Card Replacement (Non-Instant Issue) | \$10.00 each (fraud situation exempt) |
| Visa Debit Rush Request | \$50.00 minimum or actual cost |

LOANS/ VISA

ITEM CHARGE

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| Closing Cost (Title/Appraisal for HELOC, Consumer 1 st , Home Equity) | \$450.00 |
| Consumer Loan Late Payment | \$38.00 minimum or 10% of monthly payment, whichever is greater |
| Deed of Trust Release Fee | \$12.00 |
| GAP (includes ADR) | \$425.00 per loan |
| Loan Payment Coupon Book | \$15.00 per book |
| Visa Annual Fee | \$39.00 per year (Waived with Direct Deposit, Visa Debit, and E-statements for all accounts) |
| Visa Cash Advance/Balance Transfer | 2% of advanced or transfer |
| Visa Late Charge | \$25.00 (unless one of last 6 payments was late, then \$35.00) |
| Visa Business Card Replacement | \$10.00 each (fraud situation waived) |
| Visa Business Card Rush Request | \$50.00 minimum of actual cost |
| Mortgage Loan Late Payment | \$35.00 minimum or 10% of monthly payment, whichever is greater) |
| Mortgage Loan Origination Fee | 1% of principle loan amount |
| Mortgage Loan/HELOC Underwriting Fee | \$400.00 |
| Real Estate Modification | \$500.00 per loan |
| Skip-a-Pay (2 free with Security plus Checking) | \$35.00 per loan |
| Tennessee Auto Noting of Lien | \$22.00 |
| Temporary Lien Fee | \$11.25 |
| Warranty | Varies on Make and Model |

If you use an ATM not operated by HMFCU, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.

We reserve the right to change this Schedule of Fees & Charges at any time. We will give you 30 days' notice prior to the effective date of any changes in our fees and charges that would adversely affect your including the introduction of new fees.

Any fees or charge assessed to the credit union for extra service of special handling on your account will be passed on to you.

*One box personal checks (selected style) FREE per year ** No fee with Security Plus Checking *** Data rates may apply. Updated **6.23.2017**