

# Holston Methodist Federal Credit Union Fee Schedule

04-17-2019

## CREDIT UNION MEMBERSHIP

Membership Share

## ITEM CHARGE

\$5.00 par value

### SHARE DRAFT/CHECKING ACCOUNT FEES

No Frills Checking

Second Chance Checking

Security Plus Checking (effective 2.1.16)

Health Savings Account

Bill Pay

Bill Pay Charitable Donation Check

Bill Pay Gift Check

Bill Pay Overnight/Express Payment

CAP (Courtesy Account Pay)

(Pre-approved non interest advance limit)

Instant Issue Debit Card

Manual Transfer to Pay Draft or Electronic Entry

Printed Checks

Reg D – Excessive Withdrawal

Returned Item/NSF

Stop Payments (2 free with Security Plus Checking)

### ITEM CHARGE

FREE

\$10.00 per month

(If no NSF's in 6 months, fees returned)

\$6.00 per month members under 60 \*

\$5.00 per month members over 60 \*

FREE

FREE

\$1.99

\$2.99

\$20.00 minimum or actual cost

\$32.00 per item (ACH, Checks)

\$10.00

\$3.00 per transfer

Varies on Price\*\*\*

\$3.00 per item over 6

\$32.00 per item (ACH, Bill pay, Checks)

\$25.00 per item (ACH, Bill Pay, Checks)

### BUSINESS CHECKING

Basic Business

Small Business Checking

Classic Business Checking

FREE Business Checking

### ITEM CHARGE

\$5.00 per month

\$10.00 per month (\$1000.00 balance required to earn dividends)

\$25.00 per month (\$5000.00 balance required to earn dividends)

FREE (\$25,000.00 balance required to earn dividends)

### General Fees (apply to all accounts on which stated activity occurs)

ACH (Same Day)

ACH (Next Day)

Account Closure within 90 days

Account Research/Reconciliation

Account Verification

Audio Teller

Check Cashing (members with Prime Share only)

Check Copy for Member Deposit Verification

Copy of Cleared Share Draft

E-Statements

EZ Deposit (Remote Deposit Capture)

Garnishment/Levy (per occurrence)

Holiday Club Account Withdrawal or Closure

Mobile Banking

Money Market Transactions

### Item Charge

\$10.00

\$3.00

\$20.00

\$25.00 per hour

\$20.00

FREE

\$3.00 per item

\$3.00 each

\$3.00 each

FREE

FREE\*\*\*

\$50.00

\$5.00

FREE\*\*\*

\$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)	\$32.00 per item Issued by Member \$25.00 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	\$25.00
Wire Transfer Outgoing	\$25.00
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	\$10.00 each (fraud situation exempt)
Visa Debit Rush Request	\$50.00 minimum or actual cost

## Loan/MasterCard

## Item Charge

Closing Cost (Title/Appraisal for HELOC, Consumer 1 <sup>st</sup> , Home Equity)	\$750.00
Consumer Loan Late Payment	\$38.00 minimum or 10% of monthly payment, whichever is greater
Deed of Trust Release Fee	\$15.00
GAP (includes ADR)	\$475.00 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	\$450.00
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	\$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