

**Holston Methodist Federal Credit Union Fee Schedule
6-1-2018**

CREDIT UNION MEMBERSHIP

ITEM CHARGE

Membership Share \$5.00 par value

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

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

ACH (Same Day)	\$10.00
ACH (NextDay)	\$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	\$5.00
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	\$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 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)	\$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	\$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 Lein	\$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