

Holston Methodist Federal Credit Union Fee Schedule

05/06/20

CREDIT UNION MEMBERSHIP

Membership Share

ITEM CHARGE

\$5.00 par value

SHARE DRAFT/CHECKING ACCOUNT FEES

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)

\$32.00 per item (ACH, Checks)

(Pre-approved non interest advance limit)

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

Returned Mail/Bad Address	\$20.00 per item Issued by other party
Statement Copy	\$5.00 per month until address correct
Visa Travel Money Card	\$2.00 per copy**
Wire Transfer Incoming	\$3.00**
Wire Transfer Outgoing	\$25.00
Wire Transfer Rejected	\$25.00
ATM/Electronic Funds Transfer Services	\$10.00
Over The Counter Adjustments	Item Charge
CU@Home Internet Access	\$7.00
Fast Cash (ACH Next Day – Single Entry)	FREE
Non-Proprietary ATM Transaction	\$3.00
Visa Debit Card Replacement	\$3.00
Visa Debit Rush Request	\$10.00 each (fraud situation exempt)
Safe Deposit Boxes	\$50.00 minimum or actual cost
3x10	Annual Rental Fees
5x10	\$50.00
10x10	\$75.00
Past Due Box Fee	\$150.00
Re-Key Fee	\$30.00
Storage Fee	\$30.00
Change of Locks/Drilling of Boxes	\$Equal to amount of box rental
	\$Varies- Charges assessed to members and quoted before work commences.

Loan/VISA

Item Charge

Closing Cost (Title/Appraisal for HELOC, Consumer 1 st , 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)	\$499.00 per loan
Loan Payment Coupon Book	\$15.00 per book
Visa Annual Fee	\$39.00 per year
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 or 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 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