

# Fee Schedule

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Effective January 1, 2017

Current as of this date. Refer to the credit union's website at [www.HFDFCU.org](http://www.HFDFCU.org) for the most recent Fee Schedule.

## Membership Par Value Share

Held Per Member \$5.00

*The value of your equal ownership of the credit union.*

## Electronic Services

### Access Services

E-Statement & E-Documents Access & Service	Free
RescueNet Internet Account Access	Free
RescueNet Mobiliti iOS & Android Mobile App Access	Free
National & Hawaii CO-OP Shared Branch Access	Free

### RescueNet Bill Payer

RescueNet Bill Payer Access	Free
Standard Payment, Per Item	Free
Overnight Payment, Per Item	\$12.45
Same Day Payment, Per Item	\$7.95

### PopMoney Transfer

PopMoney Transfer Access Free

Send or Receive Funds	STANDARD	NEXT DAY
\$1.00 to \$249.99, Per Transfer	\$0.50	\$0.85
\$250.00 to \$999.99, Per Transfer	\$0.75	\$1.00
\$1,000 or Higher, Per Transfer	\$1.50	\$2.00

*'Standard' send & receive is Up to 3-Day Delivery; 'Next Day' available only for sending funds.*

E-Greeting	\$0.25
Stop Payment, If Available	\$25.00

## RescuePlus Debit MasterCard® and RescueCard ATM Card

Annual Fee, Debit MasterCard®	Free
Annual Fee, ATM Card	\$20.00
Card Replacement	\$15.00
Rush/Priority Request, Per Item Plus Postage	\$25.00
Outside Network ATM Use	\$5.00

*Individual ATMs may charge an additional fee.*



## RescuePlus Debit MasterCard® and RescueCard ATM Card

CONTINUED

MasterCard® Foreign Transactions (Outside US) 0.80%\*

*\*For transactions initiated in a foreign country; Surcharge of transaction amount in US Dollars after conversion.*

MasterCard® Foreign Currency Transactions 0.20%\*

*\*For transactions initiated anywhere using a currency other than US Dollars; Surcharge of transaction amount in US Dollars after conversion.*

## Teller Check

Payable to Account Owner Free

Payable to Third Party, Per Check \$5.00

## Stop Payment

STOP PAYMENT NOT AVAILABLE FOR ALL ITEMS

Stop Payment Processed In-Branch, Per Item \$4.00

Stop Payment Processed via RescueNet, Per Item \$10.00

Stop Payment via Bill Payer, Per Item \$25.00

Stop Payment via PopMoney, Per Item \$25.00

## Returned Items

Returned Item Paid or Unpaid, Per Item \$40.00

*Includes checks, deposits, electronic transactions, and other items presented for payment or process by the credit union directly. May not include credit card payments sent directly to credit card billing address.*

## Account Services

Account Early Closure, Per Account \$50.00

*If Closed within Six (6) Months of Opening*

Below Minimum Balance, Per Month Per Account \$5.00

Inactive Account, Per Account Per Month \$5.00

*After two (2) years of inactivity.*

Account Research, Per Hour \$50.00

Account Reconciliation, Per Hour \$60.00

Bad Address, Per Item Returned \$10.00

Escheat Action, Per Action \$100.00

*Based on 10% of account balance, up to \$100*

IRA Withdrawal \$25.00

Legal Action, Per Request \$50.00

*Could include levy, garnishment, subpoena, or other actions.*

Legal Review, Per Request As Quoted

Receipt, Check, or Other Item Copy, Per Copy \$10.00

Statement Copy, Per Copy \$10.00

Statement Production, Per Month Per Account \$3.50

*Waived for E-Statement Delivery & Members 65 or Older*

## Wire Transfers

INTERNATIONAL OUTGOING WIRES NOT AVAILABLE

Outgoing Wire, Per Wire \$40.00

Incoming Wire, Per Wire (Domestic or International) \$15.00

## Notary Services

BY APPOINTMENT ONLY

Members Free

Non-Members \$20.00

## Visa® Gift Card and Reloadable Visa® Debit Card

PLEASE SEE CARDHOLDER AGREEMENT

Visa® Gift Card Purchase, Per Card \$4.99

Visa® Reloadable Debit Card, Per Card \$5.99

Replacement Card, Per Card Plus Postage \$15.00

## Loan Services

Duplicate Title, Per Request \$10.00

Mortgage Loan Processing \$2,500.00

Mortgage Release \$25.00

## Visa® Credit Card Summary

PLEASE SEE VISA® CARDHOLDER AGREEMENT

Annual Fee None

Card Replacement \$15.00

Non-Activation After 45 Days of Issuance \$20.00

Returned Payment for Insufficient Funds \$40.00

PIN Replacement/Reissue \$5.00

Rush/Priority Request, Per Item Plus Postage \$25.00

Sales Slip Copy \$10.00

Statement Copy, Per Statement Period \$10.00

Statement or Account Research, Per Hour \$50.00

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