



FEE SCHEDULE EFFECTIVE AUGUST 23, 2010

Checking Account Fees

Counter Checks without check order.....	\$5
Inactive Checking (balance under \$100, no activity for 3 months)	\$5
eChecking.....	Direct deposit required*
* If direct deposit is not maintained, account will be converted to Free Checking.	

Maintenance fee if below minimum balance:

Rewards Checking	\$1,000 min. or \$10/month, inactive fee \$25 ⁺
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+Rewards Checking require a min. of 10 debit transactions per month to be considered active.

Photocopy of check (2003 - current)	\$2 each
Photocopy of check (deposit)	\$5 each
Reconciliation (1 st statement period FREE)	\$30/hour

Money Maker Accounts

First 3 withdrawals per month.....	FREE
Additional withdrawals	\$10 each
Maintenance fee if balance falls below \$2500.....	\$15/month

Debit Card Fees

Withdrawal fee at Heartland ATMs	FREE
Withdrawal fee at non-proprietary ATMs	
• FREE & FREE 55 Checking.....	5 FREE (per month); \$1.50 each thereafter
• eChecking & Rewards Checking.....	10 FREE (per month); \$1.50 each thereafter
Point of Sale from Savings Account	3 FREE (per month); \$30 each thereafter.

*If you exceed three debits per month twice in a 12 month period your debit card will be closed.

ATM Deposit adjustment	\$5
Rush Debit Card	\$25
Photo Debit Card	\$10
Replace Debit Card	\$10 each
Reissue Debit Card Pin - mailed	\$5
Reissue Debit Card Pin - immediate	\$10

General Services

Account history	\$2 each
Address change not reported by member	\$10 each
Bill Pay - Inactive (no activity for 3 months).....	\$5/month
Cash Check for Non-Member (restrictions apply)	\$5 each
Collection item.....	\$30 each
Copy of statement (1999-current).....	\$5 each
Credit union check (to another party)	\$5 each
Foreign item deposit (restrictions apply).....	\$20/item
Visa Gift Cards	\$3.95 each
Inactive membership fee	\$10/month (Members over 18 years of age with only a share savings account deposit less than \$250 & is inactive for 6 months)

Dormant membership fee	\$15/month
(Members over 18 years of age with only a share savings account deposit less than \$250 & is inactive for 12 months)	
IRA Withdrawal or Closure	\$25 each
Lender Requested Payoff.....	\$15 each
Levy.....	\$25 each
Money orders	\$2 each, FREE with Rewards and FREE 55 NSF item or check charge
Overdraft/privilege pay item or check charge	\$30 each (No daily limit)
Overnight Delivery	\$30
Replacement Coupon Books.....	\$5
Research Time	\$30/hour
Returned debit/withdrawal	\$30 each
Returned deposited or cashed check (third party)....	\$30 each
Returned deposited or cashed check.....	\$30 each (Member's personal check drawn on another financial)
Returned or non-deliverable statement	\$5 each
Safe Deposit Box	
3 X 5	\$45/year
3 X 10	\$55/year
5 X 10	\$75/year
10 X 10	\$120/year
Key replacement	\$30
Drilling fee	\$150
Signature guarantee (Members only)	\$10
Stop payment (one item or series)	\$30 each
Western Union.....	\$30 each
Western Union - International.....	\$50 each + 2% of amount
Wire transfers - foreign	\$50 each
Wire transfers - incoming.....	\$5 each
Wire transfers - outgoing	\$25 each

VISA Credit Cards

Late payment.....	\$20/month
Lost card replacement.....	\$10 each
Returned payment.....	\$25 each
"Rush" card.....	\$20 each
Statement copies.....	\$5 each
Copies of sales drafts.....	\$5 each (originals are \$10 each)

Loan Fees

Duplicate Lien Release.....	\$10 each
Duplicate Mortgage Satisfaction.....	\$20 each
Late payment fee.....	\$20/month
Subordination Agreement.....	\$100 each
Subsequent action document fee	\$50 each
Title Transfer fee.....	\$20 each

Automatic Savings Account

First withdrawal per month	FREE
Additional withdrawals	\$20 each
Minimum deposit amount	\$10

- Money must be deposited through direct deposit, payroll deduction, ACH or scheduled transfer between Heartland accounts set up by a Heartland employee.
- If direct deposit, payroll deduction, ACH or scheduled transfer between Heartland accounts stops you will be contacted to discuss reactivating the account or transferring the balance to another Heartland savings account.
- Deposit amount can be changed at anytime.
- This account cannot be linked to overdraft protection.
- Unlimited lump sum deposits over \$500 can be made.