

## FEE SCHEDULE

EFFECTIVE FEB 1, 2008

### Checking Account Fees

Counter Checks without check order .....	\$5
Inactive Checking (balance under \$100, no activity for 3 month) .....	\$5
Maintenance fee if below minimum balance:	
<b>FREE</b> Checking .....	No minimum/No fee
eChecking .....	Direct deposit required*, inactive fee <sup>†</sup> \$25
Rewards Checking .....	\$1,000 min. or \$10/month, inactive fee <sup>†</sup> \$25
<b>FREE</b> 55 .....	No minimum/No fee
Photocopy of recent checks cleared.....	<b>FREE</b> on Online Banking
Photocopy of check (August '98 – current) .....	\$2 each
Photocopy of check (deposit) .....	\$5 each
Reconciliation (1 <sup>st</sup> statement period <b>FREE</b> ) .....	\$30/hour

\* If direct deposit is not maintained, account will be converted to Free Checking and will not be eligible for eSavings.

<sup>†</sup> eChecking and Rewards accounts packaged with eSavings require a min. of 10 debit transactions per month to be considered active.

### Money Maker Accounts

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

### Cash Card/VISA Check Card Fees

Withdrawal fee at Heartland ATMs.....	<b>FREE</b>
Withdrawal fee at non-proprietary ATMs	
• <b>FREE &amp; FREE</b> 55 Checking .....	5 <b>FREE</b> (per month); \$1.50 each thereafter
• eChecking & Rewards Checking .....	10 <b>FREE</b> (per month): \$1.50 each thereafter
ATM Deposits .....	<b>FREE</b>
Cash Card/ Check Card annual fee .....	<b>FREE</b>
Photo Check Card .....	\$10
Replace Cash Card/Check Card .....	\$10 each
Reissue Cash Card/ Check Card PIN .....	\$5 each

### General Services

Account history ( <b>FREE</b> on Online Banking) .....	\$2 each
Address change not reported by member .....	\$5 each
Bill Pay (unlimited transactions).....	<b>FREE</b>
Bill Pay - Inactive (no activity for 3 months).....	\$5
Cash Check for Non-Member (restrictions apply) .....	\$5 each
Collection item .....	\$30 each
Copy of recent statement .....	<b>FREE</b> on Online Banking
Copy of statement (January 1999 – current) .....	\$5 each
Credit union check (to another party).....	\$5 each

Credit union check (to self) .....	<b>FREE</b>
Credit Union Service Center transaction .....	<b>FREE</b>
CUTELE 24-hour telephone access .....	<b>FREE</b>
Foreign item deposit (restrictions apply) .....	\$20 per item
Visa Gift Cards .....	\$3.95 each
Online Banking Account history .....	<b>FREE</b>
Online Banking PC account access .....	<b>FREE</b>
Inactive membership fee .....	\$5/month
(Members over 18 years of age & inactive for 12 months)	
IRA Withdrawal or Closure .....	\$25 each
Lender Requested Payoff .....	\$10 each
Levy .....	\$15 each
Money orders .....	\$2 each, <b>FREE</b> with Rewards and Free 55
Notary service (Members only) .....	<b>FREE</b>
NSF item or check charge .....	\$29 each (No daily limit)
Overdraft/privilege pay item or check charge .....	\$29 each
(No daily limit)	
Overnight Delivery .....	\$20
Replacement Coupon Books .....	\$5
Research time .....	\$30/hour
Returned debit/withdrawal .....	\$29 each
Returned Deposited or Cashed Check (third party) .....	\$10 each
Returned Deposited or Cashed Check .....	\$29 each
(Member's personal check drawn on another financial institution)	
Returned or non-deliverable statement .....	\$5 each
Signature Guarantee (Members only).....	<b>FREE</b>
Stop payment (one item or series) .....	\$29 each
Western Union .....	\$25 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**

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VISA – Classic and Gold Card annual fee .....	<b>FREE</b>
Student VISA annual fee .....	<b>FREE</b>
Late payment .....	\$20/month
Overlimit .....	\$20/month
Lost card replacement.....	\$10 each
Returned payment.....	\$29 each
“Rush” card .....	\$20/each
Statement copies.....	\$5 each
Copies of sales drafts .....	\$5 each (originals are \$10 each)

## **Loan Fees**

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Duplicate Lien Release .....	\$10 each
Duplicate Mortgage Satisfaction .....	\$20 each
Late payment fee .....	\$20/month
Subordination Agreement.....	\$20 each
Subsequent action document fee .....	\$40 each
Title Transfer fee .....	\$20 each