



Member Fee Schedule as of June 01, 2015

Regular Share Account	
Minimum Deposit and Balance - Required par value of one share	\$5.00
Membership Fee – Primary Member only	\$1.00
Share Draft Account	
Account Reconciliation (Member must have attempted reconciliation & must provide documentation.)	\$15.00 per hour
ACH Non-Sufficient Funds (NSF)	\$26.00 per item
ACH Overdraft Fee	\$24.00 per item
ACH Revocation	\$26.00 per item
Copy of Cleared Draft	\$2.00 per item
Draft Non-Sufficient Funds (NSF)	\$26.00 per item
Draft Overdraft Fee	\$24.00 per item
Minimum Balance If a \$200.00 average daily balance is not maintained for the month. Service fee is waived if primary member of the account is below age 18 or age 55 or older.	\$5.00 per month
Share Draft Printing- Credit Union subsidizes \$4.00 for all standard check designs, cost varies for alternate designs, lettering and symbols.	Fee depends on style of checks ordered
Stop Payment (Draft, Loan Draft and ACH)	\$24.00 per item
ATM and Fast Check VISA Debit Card	
Initial ATM Card or Debit Card and PIN (Share Draft account required for Debit Card.)	No Charge
Card or PIN Replacement	\$10.00 per card or PIN
Deposits (Accepted at HOCU ATM and CO-OP Network ATM)	No Charge
Excess ATM and PIN POS withdrawal (First ten monthly withdrawals are free)	\$2.00 per withdrawal
Non-Sufficient Funds (NSF)	\$26.00 per item
Non-Surcharge ATM Withdrawal – HOCU, FHB, CO-OP Network ATM. All other ATM owners or operators disclose a surcharge at the machine, surcharge is added to withdrawal.	No Charge
Point of Sale Overdraft Fee	\$24.00 per item
Point of Sale Stop Payment	\$27.00 per item
Other Services	
HOCU Telephone Banking	No Charge
Dormant Account Beginning on the 1 st day of February, May, August and November account with no activity for one year or longer and with no current address.	\$6.00 per three month period
Excess Teller Check Withdrawal – One free per day	\$5.00 each add'l check
Fax – Local	\$2.00 per page
Fax – Out of State	\$5.00 per page
History print-out or Statement copy	\$5.00 per copy/\$10.00 Micro fiche copy
Legal Process – Garnishment, Levy	\$10.00 each
Long Distance call to verify check	\$5.00 per call
Notary Service – Members	No Charge
Notary Service – Non-Members *According to the fee schedule set by the State Attorney General's Office	Cost varies per signature*
Online Banking/Mobile Banking and Bill Payer (Share Draft Account Required for Bill Payer service.)	No Charge
Online Bill Payer Overdraft Fee	\$24.00 per item
Return Check from Deposit or Payments	\$26.00 per item
Safe Deposit Box Rental 3" x 10"	\$55.00 per year
Safe Deposit Box Rental 5" x 10"	\$65.00 per year
Safe Deposit Box Lost Key Replacement	Actual Cost
Safe Deposit Box Locksmith	Actual Cost
Signature Guarantee – Available to Members Only	No Charge
Stop Payment Teller Check	\$30.00 per item
Travelers Cheques – Members	No Charge
Western Union Domestic Commercial Money Order – Applicable Maximum Dollar Limits	\$20.00 per item
Western Union International Commercial Money Order	Cost varies
Wire – Outgoing Domestic	\$20.00 per wire
Wire – Outgoing International	\$45.00 per wire