



HEARTLAND CREDIT UNION
 5325 HIGH CROSSING BLVD
 MADISON, WI 53718
 800-362-3944 • WWW.HEARTLANDCU.ORG

SHARE ACCOUNT FEE SCHEDULE

MEMBERSHIP AND ACCOUNT FEES (Fees post to affected savings or checking account)

Overdraft fee	\$25.00/each
Non-sufficient funds (NSF) fee	\$25.00/each
Overdraft protection transfer – applies when funds are transferred from another account to pay an overdraft ¹	\$5.00/each
Foreign check collection	At cost
Return deposit item fee:	
<ul style="list-style-type: none"> Personal, fiduciary or living trust account (general) Item drawn on account of same account owner at another FI Item drawn on closed account of same account owner at another FI Business account (any) 	\$10.00/each \$25.00/each \$50.00/each \$25.00/each
Stop payment fee – applies to individual ACH items or checks, or to a continuous series of checks	\$25.00/each
Excess transaction fee – applies to accounts subject to Regulation D transaction limitations if activity exceeds such limitations	\$25.00/month
Early withdrawal penalty-applies to Saver’s Sweepstakes savings accounts for the 1 st or 2 nd withdrawal in the 12 month savings period ⁵	\$10.00/withdrawal
Phone transfer performed by HCU representative ¹	\$5.00/each
Research fee-Image retrieval and printing by HCU representative	
<ul style="list-style-type: none"> Deposit item Paid item Transaction history¹ Statement reprint 	\$5.00/each \$5.00/each \$3.00/each \$3.00/each
Research fee-Account reconciliation or research	\$25.00/hour
Paper statement mailing fee-applies when member’s age is between 19-64 and they are not enrolled in e-Statements ⁴ The fee may be charged to any of your checking accounts or to your Membership Savings account	\$3.00/statement period
Copies of paid checks returned with statement fee*	\$25.00/month
Inactive membership fee– applies if aggregate balance of all accounts is less than \$100, no deposits or withdrawals for 12 months, and no certificates or closed-end loans	\$5.00/month
Legal process handling fee – applies to garnishments, levies and other legal process served against account	\$35.00/order
Termination of membership within first 30 days	\$25.00/each
Membership reinstatement fee – applies if member re-establishes a previously terminated membership within designated timeframes:	
<ul style="list-style-type: none"> First time within 90 days Second time within 90 days Third and subsequent time within 90 days 	\$20.00/each \$30.00/each \$50.00/each
Check printing fee	
<ul style="list-style-type: none"> Counter checks (sheet of 4 checks)¹ Pre-printed checks (per box)³ – posts to account as an ACH debit from “MAIN ST MBR SVCS” 	\$1.00/sheet At cost
Mail handling fee	
<ul style="list-style-type: none"> Statement forwarded by USPS Statement returned undeliverable 	\$5.00/each \$10.00/each

CASH SERVICES (Fees post to affected savings or checking account, or offset against affected transaction.)

Cashier’s check fee ¹	\$5.00/each
Money order fee ^{1,2}	\$2.00/each
Check cashing fee ^{1,2} – applies if member has no accounts or loans besides Membership Savings, and balance is less than \$100	2% of each check
Coin counting fee – availability varies by branch, fee applies to non-members, and members with less than \$100 in Membership Savings and no other accounts	Lesser of \$5, or 10% of counted total
Specialty currency orders – 3 week lead time required prior to delivery	At cost

CHECKING ACCOUNT MONTHLY, TRANSACTION AND MAINTENANCE FEES (Fees post to checking account)

Account Type	Monthly Fee	Per Check Fee	Minimum Balance Fee
Dividend Checking	None	None	\$7.95/mo. if any end-of-day balance during the month is less than \$1,500
Go Local Checking*	\$5.00/month Fee waived with e-statement enrollment	None	None
Regular Checking*	\$4.00/mo. without associated debit card \$6.00/mo. with associated debit card	30 free/mo., then \$0.25 each	None
Business Checking	None	15 free/mo., then \$0.25 each Fee waived if associated member has a minimum \$5,000 combined savings and loan balance at month-end.	None
Business Checking*	\$12.00/month	None	None
Small Business Checking*	\$4.00/month	4 free/mo., then \$0.25 each	None

PREPAID CARD SERVICES (Fees post to affected savings or checking account)

Gift card fees – applies to initial purchase, additional usage fees disclosed with card agreement at time of purchase	\$3.00/each
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WIRE TRANSFER SERVICE (Fees post to affected savings or checking account)

Domestic wire, outgoing	\$15.00/each
Foreign wire, outgoing	\$55.00/each
Incoming wire, any	\$10.00/each

BILL-PAYER SERVICE FEE (Fees post to associated checking account)

Excess bill-payer usage – 10 free bills paid per month, then fee applies	\$0.45/bill paid
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DEBIT CARD FEES (Fees post to associated savings or checking account)

Withdrawal at non-HCU owned ATM – applies after first 5 free per month	\$0.50/each
Deposit at non-HCU owned ATM – applies after first 5 free per month	\$0.50/each
Balance inquiry at ATM (any)	\$0.50/each
Transfer at ATM (any)	\$0.50/each
Transaction at ATM outside PULSE network	\$2.00/each
Merchant draft retrieval fee	\$10.00/each
ATM empty envelope deposit	\$50.00/each

SAFE DEPOSIT BOX FEES (Fees post to affected savings or checking account, availability and sizes vary by branch)

Annual rent:	
• 3" x 5" x 22" box	\$15.00/year
• 5" x 5" x 22" box	\$15.00/year
• 3" x 10" x 22" box	\$25.00/year
• 5" x 10" x 22" box	\$35.00/year
• 10" x 10" x 22" box	\$55.00/year
Lost key replacement – applies if box can be re-keyed, availability varies by branch	\$50.00
Lost key box access – applies if box cannot be re-keyed, availability varies by branch (cost may be substantial)	At cost

*These accounts or services are no longer offered; information shown is only for disclosure requirements related to existing accounts.

¹Waived for Platinum level members.

²Waived for Gold level members.

³Waived if "Loyalty Points" checks are purchased with available Loyalty Points.

⁴For Corporations, LLC's, Partnerships, Associations, Trusts, Estates, etc. the members age will be determined by the charter date, creation date or other similar date as shown in our records.

⁵Waived in the first 7 days after a Saver's Sweepstakes savings account is opened.