



**HEARTLAND CREDIT UNION**  
 5325 HIGH CROSSING BLVD  
 MADISON, WI 53718  
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# 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 <sup>1</sup>	\$5.00/each
Foreign check collection	At cost
Return deposit item fee:	
<ul style="list-style-type: none"> <li>Personal, fiduciary or living trust account (general)</li> <li>Item drawn on account of same account owner at another FI</li> <li>Item drawn on closed account of same account owner at another FI</li> <li>Business account (any)</li> </ul>	\$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
Early withdrawal penalty-applies to Saver's Sweepstakes savings accounts for the 1 <sup>st</sup> or 2 <sup>nd</sup> withdrawal in the 12 month savings period <sup>3</sup>	\$10.00/withdrawal
Research fee-Image retrieval and printing by HCU representative	
<ul style="list-style-type: none"> <li>Deposit item</li> <li>Paid item</li> <li>Transaction history<sup>1</sup></li> <li>Statement reprint</li> </ul>	\$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 <sup>4</sup> 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	\$15.00/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"> <li>First time within 90 days</li> <li>Second time within 90 days</li> <li>Third and subsequent time within 90 days</li> </ul>	\$20.00/each \$30.00/each \$50.00/each
Check printing fee	
<ul style="list-style-type: none"> <li>Counter checks (sheet of 4 checks)<sup>1</sup></li> <li>Pre-printed checks (per box)<sup>3</sup> – posts to account as an ACH debit from "MAIN ST MBR SVCS"</li> </ul>	\$3.00/sheet At cost
Mail handling fee	
<ul style="list-style-type: none"> <li>Statement forwarded by USPS</li> <li>Statement returned undeliverable</li> </ul>	\$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 <sup>1</sup>	\$5.00/each
Money order fee <sup>1,2</sup>	\$2.00/each
Check cashing fee <sup>1,2</sup> – 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

## 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	\$20.00/each
Foreign wire, outgoing	\$55.00/each
Incoming wire, any	\$15.00/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.

<sup>1</sup>Waived for Platinum level members.

<sup>2</sup>Waived for Gold level members.

<sup>3</sup>Waived if "Loyalty Points" checks are purchased with available Loyalty Points.

<sup>4</sup>For 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.

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