

# HIGHWAY CROSSROADS CREDIT UNION

Effective: February 19, 2020

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| ACH Transfer Fee   | <b>FREE</b>      |
| Share Account Transfer (6 per month)   | <b>FREE</b>      |
| Share Account Transfer (7 or more per month)   | \$10.00/transfer |
| Cashiers Check   | <b>FREE</b>      |
| Money Orders   | \$1.00           |
| Deposited checks (and other items) returned unpaid   | \$25.00          |
| Same Day ACH Transfers   | \$5.00           |
| Check Printing<br>Depends on Check Selection   |                  |
| Copy of Check  | \$1.00           |
| Stop Payment Fee (ACH/Check)   | \$20.00          |
| Nonsufficient ACH/Check Fee  | \$35.00          |
| Overdraft Protection Transfer Fee (3 per month)<br>ODP Transfers exceeding 3 per month - \$5.00/each | <b>FREE</b>      |
| Inactive Account Fee (charged quarterly)   | \$5.00           |
| Paper Statement Print Fee<br>*For members joining after 06/01/2017                                   | \$1.00           |
| Returned Mail Fee  | \$2.00           |
| Wire Transfer Fee - Outgoing   | \$25.00          |
| Notary Service (members)   | <b>FREE</b>      |
| Notary Service (non-members)   | \$5.00           |
| Loan Application Fees  | <b>FREE</b>      |
| Lien Fee (UCC-1 Filing)  | \$10.00          |
| Lien Fee (UCC-1 Releasing)   | \$10.00          |
| Lien/Title Fee State Filing Fee<br>*Dependent upon title requirements                                | *\$6.00-\$20.50  |
| Skip a Pay Fee   | \$25.00          |
| Subsequent Action Loan Modification Fee<br>*Subject to investigation and processing required         | *\$25.00         |
| Internet Member Access   | <b>FREE</b>      |
| Christmas Club Early Withdrawal  | \$30.00          |
| Premature Membership Account Closing<br>*Within 90 days of opening                                   | \$30.00          |
| Debit Card - Initial Card is FREE + 1 replacement<br>card per year. Duplicates exceeding 1 per year  | \$5.00           |
| *Gift Card Purchase  | \$2.50           |
| *Prepaid Reloadable Card   | \$5.00           |
| Teller Loading of Prepaid Cards  | <b>FREE</b>      |

\*Separate fee schedules for these products