



CONSUMER SCHEDULE OF FEES AND CHARGES

Account Reconciliation (per hour)	\$ 15.00
Account Research including Subpoenas (per hour)	\$ 25.00
Copy of Check	\$ 4.00
Copy of Statement	\$ 5.00
Temporary Checks (4 to a page)	\$ 1.00
Document Copies (per page)	\$ 2.00
Official Check (One free per month, then)	\$ 7.50
Canadian Check Deposit (per item)	\$ 9.00
Money Order	\$ 2.00
Wire Transfer (Incoming)	\$ 8.00
Wire Transfer (Domestic)	\$ 25.00
Wire Transfer (International)	\$ 40.00
IRA Transfer Fee	\$ 25.00
Stop Payment	\$ 30.00
Returned Loan Payments	\$ 15.00
Overdraft (Paid ACH, Share Draft, Debit Card)	\$ 32.00
Overdraft Account Transfer (per Share Draft Transfer)	\$ 7.50
Non-Sufficient Funds (Returned ACH)	\$ 32.00
Non-Sufficient Funds (Returned Share Draft)	\$ 32.00
Money Market (exceeding per check, limit 3)	\$ 10.00
Non-member Check Cashing (Har-co checks only)	2% of check amount (minimum fee of \$10)
Closed Membership Within 60 Days of Opening	\$ 25.00
Dormant/Inactive (Monthly)	\$ 7.00
Escheatment Processing	\$10 for balances under \$50. \$20 for balances \$50 or more
Garnishment/Levy	\$ 100.00
Duplicate Lien Release	\$ 30.00
ATM/Debit/Credit Card Replacement	\$ 8.00
ATM/Debit/Credit Card Replacement - RUSH DELIVERY	Delivery Cost +10%
Visa Gift Card	\$ 3.00
Coin Counting Machine	No charge up to \$150 per calendar month, then 10% over \$150 per member per calendar month
ATM Transaction Fee - per transaction at an ATM not owned by Har-co (up to 6 fees per month are refunded back to your account after month end) Please note, you may also incur a terminal surcharge.	\$ 1.50