

HRCCU Account Fee Schedule Effective 01/01/2026

Checking/Savings Accounts/ACH Fees

Check Copies/Images	\$2
Check Orders	varies
Courtesy Pay	\$28
Insufficient Funds (NSF)	\$28
Non Member Check Cashing*	\$5
Overdraft Sweep (per transfer)	\$2
Paper Statement**	\$3
Reasonable Collection Costs	varies
Reconciliation/Research (per hour)	\$25
Returned Check/Item	\$10
Stop Payment (ACH or check)	\$25
Savings/Checking Account Closing	\$15
<i>Early closeout within 90 days</i>	
Uncollected Funds	\$28

Card Fees

ATM Deposit Correction	\$10
Card Replacement	\$10
<i>(VISA® Debit & VISA® CC's)</i>	
Convenience Fee	\$14.99
International Service Assessment	
<i>Up to 1% of transaction</i>	

* Waived for payroll checks

** Fee applies to members between the ages of 15 to 62

Other Fees

Canadian Items + Postage	\$10
Cashier's Check	\$4
Coin Machine	
<i>5% of transaction</i>	
Dormant Account (assessed monthly)	\$10
Holiday Club Early Close-Out	\$10
IRA Direct Transfers	\$25
Phone Payment Fee	\$10
Protest Fee (per item)	\$15
Restraining Notice Processing	\$25
Returned Mail (per item)	\$3
Wire Transfer	
Incoming	\$10
Outgoing Domestic	\$25
Outgoing International	\$45

Online Fees

Bill Pay	free
Check Images	free
eStatement	free

Change in Terms