

## Miscellaneous Fees

Abandoned Property (per account).....	\$30.00
Attachment or Levy .....	\$50.00
Copy - Check .....	\$1.00 per copy
Copy - Statements (per month) .....	\$2.00
Foreign Item Collection .....	Varies
History Printout .....	\$2.00 per page
IRA Trustee Transfer.....	\$25.00
Overnight Delivery .....	At cost
Personalized Check Order.....	Varies
Research/Reconciliation.....	\$25.00 per hour
Stop Payment .....	\$25.00
Subordination Fee.....	\$150.00

*Applies when Hanscom FCU does not hold 1st mortgage.*

## Schedule of Account Fees and Minimum Balances

Effective 9/1/2023



800-656-4328  
[www.hfcu.org](http://www.hfcu.org)



## Account Maintenance Fees and Minimum Balances

### Checking Accounts

Account Type	Minimum Balance to Open	Monthly Fee	Minimum Balance to Avoid Monthly Fees
Your Way Checking	\$0.00	\$0.00	None
Premier Checking	\$0.00	\$9.95	\$2,000 average daily account balance or \$6,000 average combined savings and loan balances

### Savings and Share Accounts

Account Type	Minimum Balance to Open	Monthly Fee	Minimum Balance to Avoid Monthly Fees
Prime Share	\$25.00	\$0.00	None
Additional Shares	\$1.00	\$0.00	None
Your Way Savings	\$25.00	\$0.00	None
Premier Money Market	\$2,000.00	\$0.00	None
IRA Share	\$1.00	\$0.00	None
IRA Money Market	\$2,000.00	\$0.00	None

### Deficient Share Balance Fee – Up to \$24.99

- To maintain membership, you must keep a minimum balance of \$25.00 in your Prime Share Account.
- A fee of up to \$24.99 will be assessed if your total share balance is less than \$25.00 during the previous six months.

### Inactivity Fee - \$6.00 per Month

- Applies if there is no activity in a membership with a total balance of less than \$1,000 during the previous 12 months.
- Inactivity fee is waived if the membership maintains an open lending relationship **OR** if the primary owner is a sole or joint owner on an open loan associated with another membership.

## Service Fees

### Account Access

ATM Transactions (withdrawal, transfer, or inquiry) at Hanscom FCU ATM ..... **No Fee**

Non-Hanscom FCU ATM Transactions ..... **\$1.25**

*ATM & Debit Card holders are exempt from the above fee as follows:*

- Your Way Checking - No charge for the first 10 network ATM transactions per membership per statement period.
- Premier Checking - No charge for any network ATM transaction per membership per statement period.

Mastercard® International Assessment Fee ..... **1.10%**

Incoming Wire Transfer ..... **No Fee**

Outgoing Domestic Wire Transfer ..... **\$20.00**

Outgoing International Wire Transfer ..... **\$50.00**

### Branch Services

#### Coin Counting

Members ..... **No Fee**

Non-Members ..... **10% of coin value**

#### Official Checks

Less than \$1,000 (limit 1 per day) ..... **No Fee**

Less than \$1,000 (after 1 check) ..... **\$3.00**

\$1,000 or more ..... **No Fee**

### Overdraft/Returned Items (NSF) and Returned Deposits

NSF Fee Paid - Overdraft (per item)\* ..... **\$30.00**

NSF Fee Returned (per item / per presentment)\* ..... **\$30.00**

*\*Maximum 2 Returned or Paid NSF Fees per day. Fee will be waived if the amount of the transaction or overdraft amount is \$10.00 or less.*