



**Henderson State University  
Federal Credit Union**

**Schedule of Fees and Charges**

Effective March 2016

THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT AND THE FOLLOWING TRANSACTION LIMITATIONS, IF ANY, APPLIED TO YOUR ACCOUNT

<b>Membership Fee</b>	<b>\$1.00</b>
<b>Abused Account Closure</b>	<b>\$15</b>
Early Account Closure Membership closed within 90 days of opening	\$15
<b>Excessive Share Savings Withdrawals</b> Per withdrawal/transfer over 6 per quarter, Club Account early withdrawal	<b>\$5</b>
Returned Statements	\$5
<b>Minimum Balance below Par/Negative Account Fee</b>	<b>\$10</b>
Inactive/Dormant Account Inactive share draft (checking) Per month, for balances below \$200 & no activity for 6 consecutive months	\$5
<b>Deposited Item Returned NSF</b>	<b>\$10</b>
Paid NSF – Per Item Checks or through electronic means	\$15 1 <sup>st</sup> \$25 thereafter
Returned Item Checks or through electronic means	\$15 1 <sup>st</sup> \$25 thereafter
Copy of Share Draft Image	\$3
Stop payment	\$25
<b>Checking/Debit Card Set Up fee</b> Replacement Card Replacement Pin Rush on Replacement Card	<b>\$10-25</b> \$5 \$2 \$85
Check Printing Dependent upon check style selected	Prices Vary
<b>Outgoing/Incoming Wire Transfer – Within US</b>	<b>\$10-30</b>
Account Research/reconciliation service \$10/hr.	\$10 min.
Title/UCC Filing Fee	\$10-16
<b>Loan Payment Late Fee</b>	<b>4% of payment due</b>
Loan application fee HELOC Loan application fee Loan coupons Loan modification including Skip pay	\$12 \$100 \$5 \$25
Garnishment request Credit report verifications and responses	\$10-50 \$10

