

Monthly Business Account Fees

Maintenance Charge	\$5
Maximum Charge	Unlimited
Telephone Banking	Free
Fee per Check or Withdrawal/Debit Item.....	First 200 debits/ credits are free then \$0.25/per item
Fee per Deposit/Credit Item.....	First 200 debits/ credits are free then \$0.25/per item
Debit Card Replacement Fee/per year	\$12 first card (\$20 each subsequent card)
Internet Banking	Free
Monthly Statement.....	FREE eStatement \$5 monthly fee for paper statement
Overdraft Transfer Fee	\$10 per Transfer
Returned Deposit Item Fee	\$15
Returned Deposit Item Fee - Self to Self	\$35
Currency/Rolled Coin orders.....	FREE if<thousand ordered.\$1/thousand> \$1,000 and \$0.10 per roll for coin
NSF Fee	\$35 Per Item
Stop Payment Fee.....	\$35 Per Item
Month-to-Date Account History Fee.....	\$5
Account Reconciliation Fee	\$30/hour
Statement Copy Fee	\$5 Per Statement
Check Copy Fee.....	\$5
Outgoing Wire Transfer fee	\$20 Domestic, \$35 International

Ask us how you can avoid many of these fees by upgrading to

Horizons Advantage

DO MORE | SAVE MORE

BETTER BANKING BEGINS WITH MEMBERSHIP.



www.HNCU.org

303.451.1146

13559 Huron Street, Westminster, CO 80234



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.

CURRENT FEE SCHEDULE

1/1/22



Better Banking Begins With Membership.

Current Fee Schedule

01/1/22

Service Fees - Applicable to All Accounts

Membership Fee	\$5
ACH Return Item Fee.....	\$35
ACH Stop Payment Fee	\$35
ATM/Debit Card Overdraft Fee	\$35
Account Reconciliation Fee	\$30 per hour (\$30 minimum)
Account Research Fee.....	\$30 per hour (\$30 minimum)
Member in Good Standing Letter Fee	\$10
Statement Copy Fee.....	\$5 per statement
Paper Statement Fee.....	\$2 per statement*
Online Statement Fee.....	FREE
Online Account History Fee	FREE
Item Sent for Collection Fee.....	\$20 per item
Incoming Collection Item Fee	\$30 per item
Outgoing Wire Transfer Fee.....	\$20 per wire
International Outgoing Wire Transfer Fee.....	\$35 per wire
Cash Advance Fee	1%, up to \$10
Garnishment/Levy Fee.....	\$50 per item
Drive-Up Canister Replacement Fee (Damaged or not returned to KIOSK).....	\$200
Loan Processing Fee	\$10
Electronic Phone Payment	\$7.50
Club Early Withdrawal Fee	\$15 per withdrawal
Verification of Deposit Fee	\$10 per verification
Horizons Account Under Limit Fee (account balance falls below \$25,000)	\$10 per month
Returned Deposit Item Fee	\$10
Returned Deposit Item Fee - Self to Self	\$35
Bad Address Fee.....	\$5
Late Loan Payment Fee (10 days after payment is due).....	\$15

*Free to members age 60 and over as well as minor accounts.

Loan Subordination Fee.....	\$200
Loan Modification Fee	\$150
Rush Order Fee.....	\$40
Empty ATM Envelope Fee.....	\$25 per envelope
ATM Deposit Adjustment Fee	\$5
Early Closure Fee (Account closed within first 90 days)	\$25
Overdraft Line of Credit Fee (Fee will be charged upon opening of line of credit and on January 1st of every year thereafter) ...	\$25
ATM Card Annual Fee.....	\$12
ATM Card Replacement Fee/per year	\$12 first card (\$20 each subsequent card)
ATM Card PIN Replacement Fee	\$5
Debit Card Replacement Fee/per year	\$12 first card (\$20 second card, \$30 third card, \$40 fourth, card \$50 fifth card)
Credit Union Check Fee	Up to \$5 per check
Credit Union Check Stop Payment Fee.....	\$35
Non-Member Check Cashing Fee.....	\$7

Safe Deposit Box Fees

(Safe Deposit Boxes are **not** insured by the NCUA)

3x5	\$30 annually
3x10	\$40 annually
5x10	\$50 annually
10x10	\$70 annually
Safe Deposit Box Drilling Fee	\$250 minimum
Safe Deposit Late Payment Fee	30 Days - \$10 60 Days - \$15
Lost Safe Deposit Box Key Fee.....	\$100

Checking Account Fees

Check Copy Fee.....	\$5 per item
Online Check Image Fee.....	FREE
Temporary Checks Fee	\$2 per sheet (Excluding new checking accounts)
NSF Fee	\$35 per item
Courtesy Pay Fee	\$35 per item
Stop Payment Fee.....	\$35 per check \$40 per sequence (2 or more checks)
Check Printing Fee.....	Prices may vary
Overdraft Transfer Fee.....	\$2
Online Bill Payer Fees with Direct Deposit, any HNCU checking account, HNCU debit card and online statements	FREE
Student Debit Card Account.....	FREE
Interest Checking	\$10/month if balance falls below \$500

Mastercard Credit Card Fees

Replacement Card Fee/per year	\$12 first card (\$20 second card, \$30 third card, \$40 fourth card, \$50 fifth card,)
Balance Transfer Fee.....	FREE
Over Limit Fee	FREE
Late Payment Fee.....	\$15
Returned Payment Fee.....	\$15
Foreign Transaction Fee**	1% (Calculated on final settlement amount in US dollars.)

**All debit/credit card transactions made in foreign countries, in foreign currencies, or initiated by phone or Internet w/parties located outside of the United States with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.