

Loan Late Payment Fee (Ten (10) Days after payment is due)	\$15
Loan Payoff Fax Fee (Fee added to payoff amount)	\$20
Loan Subordination Fee.....	\$50
Early Refinance Fee (Loan refinance within six (6) months of original loan date).....	\$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 per 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)
Debit Card PIN Replacement Fee	\$5
Unblocked ATM/Debit Card Fee.....	\$5
Retrieval of ATM/Debit Card from ATM Fee	\$15
Rush Order Fee.....	\$40
Empty ATM Envelope Fee.....	\$25
ATM Deposit Adjustment Fee	\$5
Early Closure Fee (Account closed within first six (6) months)	\$25
Credit Union Check Fee	\$3 per check
Credit Union Check Stop Payment Fee.....	\$25
Gift Card Fee	\$5/card
Travel Money Card Fee	\$10
Travel Money Card Reload Fee.....	\$4
Money Order Fee	\$2 per item

BETTER BANKING BEGINS WITH MEMBERSHIP.



www.HNCU.org

303.451.1146

11455 Pearl Street, Northglenn, CO 80233



Current Fee Schedule

as of 02/02/09



**Better Banking
Begins With Membership.**

Current Fee Schedule

as of 02/02/09

Service Fees - Applicable to All Accounts

Membership Fee	\$5
ACH Return Item Fee	\$25
ACH Stop Payment Fee	\$25
ATM/Debit Card Overdraft Fee	\$25
Account Reconciliation Fee	\$25 per hour (\$25 minimum)
Account Research Fee	\$25 per hour (\$25 minimum)
Member in Good Standing Letter Fee	\$20
Statement Copy Fee	\$5 per statement
Online Statement Fee	Free
Month-to-Date Account History Fee	\$5
Online Account History Fee	Free
Item Sent for Collection Fee	\$15 per item
Incoming Collection Item Fee	\$25 per item
In-State Credit Union to Credit Union Wire Transfer Fee	\$5 per wire
Incoming Wire Transfer Fee	\$5 per wire
Outgoing Wire Transfer Fee	\$15 per wire
International Outgoing Wire Transfer Fee	\$30 per wire
Western Union Fee	\$15 per item
Cash Advance Fee	1%, up to \$10
Garnishment/Levy Fee	\$50 per item
Low Account Balance Fee (Less than \$100)	\$5 per month
Drive-Up Canister Replacement Fee (For canisters that are damaged or not returned to kiosk)	\$100
Loan Payment Coupon Books	\$2
Loan Processing Fee	\$10

Safe Deposit Box Fees

3x5	\$20 annually
3x10	\$30 annually
5x10	\$40 annually
10x10	\$60 annually
(Safe Deposit Boxes are not insured by the NCUA)	
Safe Deposit Box Drilling Fee	\$150
Lost Safe Deposit Box Key Fee	\$100
Club Early Withdrawal Fee	\$10 per withdrawal
Non-Member Check Cashing Fee	\$25 per check
Verification of Deposit Fee	\$5 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	\$30 (From member account at another financial institution)
Shared Branching/Service Center transaction fee	\$2.50 per transaction
Bad Address Fee	\$5

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

Horizons Advantage

DO MORE | SAVE MORE

Checking Account Fees

Check Photocopy Fee	2 Free (per statement then \$5 per item)
Online Check Image Fee	Free
Temporary Checks Fee	\$2 per sheet (Excluding new checking accounts)
Overdraft Fee	\$25
NSF Fee	\$25
Courtesy Pay Fee	\$25
Stop Payment Fee	\$25 per check \$40 per sequence (2 or more checks)
Check Printing Fee	prices may vary
Overdraft Transfer Fee*	\$2 up to 6 (Overdraft from share account) transfers \$25 thereafter
Members Choice Checking Fee	\$5 per month
Online Bill Payer Fees With direct deposit, any HNCU checking account, HNCU debit card and online statements - FREE, otherwise:	
Up to 10 bills per month	\$3.95 per month (.50 per bill over 10)
Unlimited bills per month	\$5.95 per month
Second Chance Checking	\$10 per month
Student Debit Card Account	FREE
Interest Checking	\$7.50/month if balance falls below \$500

HORIZONS NORTH
CREDIT UNION

**Better Banking
Begins With Membership.**