



## **THE HEALTH AND EDUCATION FEDERAL CREDIT UNION**

424 Park Place • Lexington, KY 40511  
(859) 231-8262

### **MEMBER SCHEDULE FOR SERVICE CHARGES AND FEES**

*Effective August 1, 2018*

#### **Share and Share Draft Fees**

|                            |                  |
|----------------------------|------------------|
| New Share Account Fee      | \$5.00           |
| NSF Fee                    | \$30.00 per item |
| Stop Payment Fee           | \$30.00 per item |
| Overdraft Transfer Fee     | \$4.00 per item  |
| Microfilm Copy             | \$4.00 per copy  |
| ATM/Debit Card Replacement | \$5.00 per card  |

#### **Other Service Fees**

|                               |                                     |
|-------------------------------|-------------------------------------|
| History Fee                   | \$2.00 per request                  |
| Statement Copy Fee            | \$2.00 per statement                |
| Wire Transfer Fee             | \$20.00 per wire                    |
| International Wire Fee        | \$60.00 per wire                    |
| Official Check to a 3rd Party | \$5.00 per check                    |
| Garnishment/Levy Fee          | \$20.00 per occurrence              |
| Account Reconciliation        | \$30.00 per hour                    |
| Money Order Fee               | \$1.00 per money order              |
| Certified Drafts              | \$10.00 per draft                   |
| Deposited Item Return         |                                     |
| Third Party                   | \$5.00 per item                     |
| Member at other FI            | \$10.00 per item                    |
| Inactive Account              | \$5.00 per month<br>after 24 months |