

MEMBERSHIP

- Membership FREE
- Membership under age 18 FREE
- Non-Member (No active member in household)..... \$5/month

CLUB ACCOUNTS

Educator's Club

- Account Transfer or Withdrawal \$10 per transaction

Holiday or Vacation Club

- Account Withdrawal Fee 10% of amount withdrawn,
minimum withdrawal is \$250
- Failure to complete minimum balance of \$250 \$10

PROGRESSIVE MONEY MARKET ACCOUNT

- Service Fee \$10/month
balance below \$1,500

CHECKING ACCOUNTS

- Copy of Check \$5 copy
- Courtesy Pay See chart

Amount	Fee
\$0.01 - \$9.99	No Fee
\$10.00 - \$19.99	\$10.00
\$20.00 - \$29.99	\$20.00
\$30.00 - Above	\$30.00

- First Step Checking \$3.99/month
- Non-Sufficient Funds \$35/item
- Overdraft transfer from Savings Account..... \$7 each
\$25 increment
- Starter Checks \$1/check (minimum 3 checks)
- Stop Payment \$35 each
- Uncollected Funds..... \$35/item

Check Orders, Checkbook Covers & Accessories

Pricing varies depending on style and quantity. Speak to an expert by calling 1-800-503-2345.

GENERAL SERVICES

- Account Research \$30/hour
- Bad Address \$5/month
- Coin Processing See chart

Amount	Fee
\$0.01 - \$9.99	No Fee
\$10.00 - \$500	\$5.00
\$500.00 - Above	\$10.00

- Deposited item returned..... \$30/item
- Escheatment..... \$100/account
- Inactive Account¹..... \$10/month
- Inactive IRA Account²..... \$25/annual
- Legal Process Fee..... \$100/request
- Member Check Cashing \$5 each ("on us" FREE)
- Money Order \$3 each
- Non-Member Check Cashing \$10 each
- Official Check..... \$5 each
Withdrawal payable to third party
- Paper Statement Fee \$3.50
Waived ages 65 and older
- Statement Copy..... \$5 each

eBANKING

- eStatement FREE
- Inactive 365 Days..... \$3/month

BILL PAY

- Copy of Check \$7 each
- Expedited Payment \$9.95 each
- Inactive 365 Days..... \$5/month
- Stop Payment \$35 each
- Zelle Stop Payment..... \$35 each

ATM TRANSACTIONS

First Harvest Credit Union ATMs

- Inquiry (Members) FREE
- Inquiry (Non-Members)..... \$3.75 Each
- Transfer FREE
- Withdrawal (Members) FREE
- Withdrawal (Non-Members) \$3.75 Each

Non-First Harvest Credit Union ATMs

- Inquiry \$1.50 each
- Transfer FREE
- Withdrawal..... \$1.50 each

WIRE TRANSFERS

- Incoming..... \$10 each
- Outgoing (Domestic)..... \$30 each
- Outgoing (International) See chart

Transfer Amount	Fee
\$0.01 - \$999.99	\$50
\$1,000.00 - \$9,999.99	\$100
\$10,000.00 - Over	\$250

MASTERCARD® GIFT CARDS

- Purchase up to \$1,000..... \$3/each
- Replacement \$5

RELOADABLE MASTERCARD® PREPAID DEBIT CARDS

- Purchase..... \$5 each
- Purchase Secondary Card³..... \$2.50 each
- Reload in Branch \$2 each
- Reload by Direct Deposit..... FREE
- Replacement \$9.95

MASTERCARD DEBIT CARDS

- Replacement \$10
- Rush Replacement..... \$30

MASTERCARD CREDIT CARDS

- Late Fee \$30
- Replacement \$10
- Rush Replacement..... \$30

FIRST HARVEST LOAN PAYMENT/EZ PAY

- Online Loan Payment (Debit Card or ACH)..... FREE
- Pay by Phone \$10

ADDITIONAL LOAN FEES

- Consumer Loan Extension/Skip Payment..... \$35 loan below \$50,000
\$50 loan above \$50,000
- Coupon Book Replacement \$15
- Duplicate Lien Release \$5
- HELOC Processing Fee..... \$100
- Loan Amortization Schedule \$10
- Loan Late Fee..... See loan agreement
- Loan Modification \$225
- Mortgage Cancellation..... \$25 plus county cost
- Subordination Agreement..... \$150

1. Fee assessed after 12 months of inactivity with balance under \$500, with no loan or credit card and account holder is over 18. Fee is assessed per deposit account, not per account holder.
2. Annual fee after one year and balance under \$500
3. Up to two additional cards per account