

COMMON FEATURES

FEE SCHEDULE

As of January 1st, 2018

Bylaw Requirements:

You must complete payment of a \$20.00 membership fee as a condition of admission to membership.

Transaction Limitation:

We reserve the right at any time to require no less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account

ATM/debit card annual fee.....	Free
Replace/re-issue ATM/debit/credit card (per card).....	\$6.00
Custom card design.....	\$9.95
ATM transactions (withdrawal, deposit, transfer, balance inquiry & including incomplete transactions) \$.50 per transaction at all non COOP network ATMs. Any ATM surcharges levied by other financial institutions and other fees will be charged to your share draft or overdraft share account.	
Any other costs that Horizon Credit Union may be charged by the ATM/Visa network regarding your ATM/credit/debit card will be passed onto you.	
ATM Surcharge (Non-Member).....	\$3.50
Check printing..... (fee depends on style of check ordered)	
Cashier's check.....	\$3.00 each
Money order.....	\$2.00 each
Deposited checks (and other items) returned unpaid...	\$25.00
Returned Visa payment.....	\$15.00
Garnishments.....	\$75.00
Executions.....	\$35.00
Levies.....	\$35.00
Non sufficient funds and overdraft (each debit or draft paid).....	\$29.00
Account activity printout.....	\$2.00
Account balancing assistance.....	\$15.00 per hour



COMMON FEATURES/FEE SCHEDULE CONTINUED

Telephone transfer from share savings to share draft....	\$3.00
Stop payments (all items).....	\$25.00
Wire transfers, outgoing domestic.....	\$15.00
Teller Express transfers.....	FREE
Loan application fees.....	NONE
Home Banking access.....	FREE
Online Bill Payer.....	FREE
Overdraft and non-sufficient funds fee.....	\$25.00 each
Notary service (Members only).....	FREE
Copies of statements, microfiche or microfilm.....	\$2.00
Copies of checks.....	Varies
Safe deposit box rental (Not available at all locations)	
3x5x22.....	\$20.00 per year
5x5x22.....	\$30.00 per year
3x10x22.....	\$35.00 per year
5x10x22.....	\$45.00 per year
10x10x22.....	\$80.00 per year
Replacement key.....	\$14.00
Drill box fee (if both keys are missing).....	\$145.00
(May be additional fees for branches outside of Spokane)	
Returned mail.....	\$5.00
Reopen fee for closed accounts.....	\$10.00
Check cashing fee for non-compensating funds.....	\$3.00
Inactive account.....	\$5.00 per month
IRA termination fee.....	\$25.00
Visa sales draft copy fee.....	\$20.00
Overdraft Transfer Fees	
For Debit Transactions.....	\$1.50/occurrence
For Check Transactions.....	\$3.00/occurrence
From Line of Credit.....	\$3.00/occurrence
From Visa.....	\$3.00 or 3% of transfer
Cash Advance From Visa.....	\$3.00 or 3% of transfer

