



# Common Fee Schedule

As of April 22, 2024

## Bylaw Requirements

You must complete payment of a \$20.00 membership fee as a condition of admission to membership if 18 years of age and older.

## Transaction Limitations

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:**

## Debit / ATM / Credit Cards and Transactions

|   |   |
|---|---|
| ATM/debit card annual fee .....   | No charge                                       |
| Replace/re-issue ATM/debit/credit card (per card) .....   | \$6.00  |
| Returned Visa payment .....   | \$15.00   |
| Statement/Copy fee .....  | Varies  |
| Cash advance from Visa ....   | \$3.00 or 3% of transfer (whichever is greater) |
| Transactions - <i>withdrawal, deposit, transfer, balance inquiry, including incomplete transactions:</i>  |   |
| CO-OP network ATMs .....  | No charge                                       |
| Non CO-OP network ATMs .....  | \$0.50 per transaction                          |
| Any ATM surcharges levied by other financial institutions and other fees will be charged to your share draft or 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  |

## Checking Accounts

|  |   |
|--|---|
| Check printing.....  | fee depends on style of check ordered           |
| Insufficient funds & overdraft.....                                      | \$29.00   |
| Bridge Checking minimum balance fee (if balance drops below \$500) ..... | \$6.00 / month                                  |
| Overdraft transfer fee from eligible accounts and LOC .....              | \$1.50 / per item                               |
| From Visa .....  | \$3.00 or 3% of transfer (whichever is greater) |
| Copies of checks.....  | Varies  |

## Business Checking

|                        |             |
|------------------------|-------------|
| Up to 40 drafts.....   | \$6.25      |
| 41 drafts or more..... | \$0.15 each |

## Small Business Checking

|                           |             |
|---------------------------|-------------|
| Paper statement fee ..... | \$5.00      |
| 100 drafts or more .....  | \$0.20 each |

## Safe Deposit Boxes

Safe deposit box rental (Not available at all locations)

|  |                |
|--|----------------|
| 3x5x22 .....                                   | \$20.00 / year |
| 5x5x22 .....                                   | \$30.00 / year |
| 3x10x22 .....                                  | \$35.00 / year |
| 5x10x22 .....                                  | \$45.00 / year |
| 10x10x22 .....                                 | \$80.00 / year |
| Replacement key .....                          | \$14.00        |
| Drill box fee (if both keys are missing) ..... | \$145.00       |

*Additional fees may apply for branches outside of Spokane*

## Online Services

|  |              |
|--|--------------|
| Online banking access .....                | No charge    |
| Online bill pay .....                      | No charge    |
| Insufficient funds and overdraft fee ..... | \$29.00 each |
| Incorrect payment address fee .....        | \$29.00 each |

## Other Fees and Charges

|  |                |
|--|----------------|
| Cashier's Check .....                                  | \$3.00 each    |
| Money Order .....                                      | \$2.00 each    |
| Returned check fee .....                               | \$25.00        |
| Garnishments .....                                     | \$75.00        |
| Executions .....                                       | \$35.00        |
| Levies .....   | \$35.00        |
| Account activity printout .....                        | \$2.00         |
| Telephone transfer from share to checking.....         | \$3.00         |
| Stop payments (all items) .....                        | \$25.00        |
| Wire transfers, outgoing domestic .....                | \$15.00        |
| Teller Express transfers .....                         | No charge      |
| Notary service (members only) .....                    | No charge      |
| Return mail fee .....                                  | \$5.00         |
| Inactive account (after 12 months of no activity)..... | \$5.00 / month |
| IRA termination fee .....                              | \$25.00        |
| Health Savings Account monthly fee .....               | \$3.00 /month  |
| Account balancing/research assistance .....            | \$15.00 / hour |