



# COMMON FEE SCHEDULE

As of December 1, 2022

## 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 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

## 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

Monthly fee .....	\$6.25
41 checks or more .....	\$0.15 each

## Small Business Checking

Paper statement fee .....	\$5.00
100 checks 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
Vision Savings minimum balance (if balance drops below \$25,000.00).....	\$15.00 / month
Health Savings Account monthly fee .....	\$3.00 /month
Account balancing/research assistance .....	\$15.00 / hour