



# Hope credit union Schedule of Fees

## General Fees

Non-Refundable Membership (Additional \$5.00 Membership Fee to Hope Enterprise Corporation).....	\$5.00
Check Cashing Fee (Non-Member) (Each).....	\$5.00
Copy Of Draft (Each).....	\$3.00
Outgoing Collection Item (Each).....	\$15.00
Cashier's Check (Each).....	\$5.00
Money Orders (Each).....	\$3.00
Wire Transfers:	
Outgoing (Each).....	\$20.00
Incoming (Each).....	\$15.00
International (Incoming and Outgoing) (Each).....	\$30.00
Closing Account Within Six Months of Opening.....	\$15.00
Dormant Account Fee (Monthly).....	\$8.00
Escheatment Fee.....	\$40.00
Returned Mail (Each).....	\$5.00
Deposit Return Item (Each).....	\$10.00
Stop Payment (Each).....	\$25.00
Share-To-Share Or Share-To-Loan Transfer (Each).....	\$2.00

## Personal Checking Accounts

HOPE Reward Checking Account Monthly Fee.....	\$0.00
Easy Checking Account Monthly Fee (No monthly fee if minimum monthly balance of \$200 is maintained.).....	\$9.95
Easy Checking Plus Account Monthly Fee (No monthly fee if minimum monthly balance of \$250 is maintained.).....	\$7.95

## Student Checking Accounts

Student Checking Account Monthly Fee.....	\$0.00
Paper Statement Fee (if not enrolled for e-statements within 60 days of account opening).....	\$2.00

## Business Checking Accounts

Monthly Account Fee (No monthly fee if minimum monthly balance of \$1,000 is maintained.)	\$9.95
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## Money Market Accounts

Monthly Account Fee (No monthly fee if minimum monthly balance of \$1,000 is maintained.)	\$9.95
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## Savings Accounts

Monthly Account Fee.....	\$0.00
Teller Withdrawal in Excess of 3 Per Month (Each).....	\$5.00
ATM Withdrawal in Excess of 3 Per Month (Each).....	\$5.00

## Christmas Club Accounts

Monthly Account Fee.....	\$0.00
Early Withdrawal Fee (Before 10/31 of Any Year) (Each).....	\$10.00

## HOPE Choice Card

Choice Card Monthly Fee.....	\$4.00
Paper Statement Fee (if not enrolled for e-statements within 60 days of account opening).....	\$2.00

## ATM and Debit Cards

Transaction or Balance Inquiry at Any Non-HOPE ATM (Each).....	\$1.50
Foreign Card Withdrawal at HOPEATM (Each).....	\$2.50
ATM or Debit Card Replacement Fee (Each) .....	\$8.00
Limit Override (If Request Approved) (Each).....	\$10.00
PIN Reset (After First Request):	
Automated system (Toll-Free 1-877-746-6746) .....	\$0.00
Manual Assistance (Each).....	\$5.00

## Non-Sufficient Funds

NSF Fee (Each).....	\$25.00
ACH NSF Fee (Each).....	\$25.00
Overdrawn w/Card (Each).....	\$25.00

## Courtesy Pay

Overdraft Guardian (Each).....	\$25.00
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## Overdraft Transfer

Transfer Fee (Each).....	\$1.00
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## Research Fees on All Accounts

Account Research (Per Hour) (One Hour Minimum).....	\$20.00
Photocopy of Draft (Each).....	\$3.00
Account Activity Printout (Per Page).....	\$1.00
Statement Copies (Per Month).....	\$3.00
Last Deposit Inquiries (Each).....	\$5.00

## Better Banking. Better Lives.

### AVOID SERVICE FEES!

Minimize charges on your account by using:

- **HOPE24** automated telephone banking by calling toll free 1-877-214-HOPE
- **HOPENef** internet banking at [www.hopecu.org](http://www.hopecu.org)
- **HOPE Mobile Banking** available for iPhone and Android Devices