



Business Schedule of Fees

General Fees

Non-Refundable Membership	\$ 5.00
<i>(Additional \$5.00 Membership Fee to Hope Enterprise Corporation)</i>	
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
Wire Transfers:	
<i>Outgoing (Each)</i>	\$20.00
<i>Incoming (Each)</i>	\$15.00
<i>International (incoming and Outgoing) (Each)</i>	\$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	
Via Phone (Each)	\$ 2.00
Recurring transfers, Hope 24 Automated Transfers, or Mobile/Online Transfers	\$ 0.00
Notary Public Service:	
HOPE Members	\$ 0.00
Non-Members	\$ 5.00

Business Checking Accounts

Monthly Account Fee	\$10.00
<i>(No monthly fee if average monthly balance of \$2,500 is maintained)</i>	
Excessive Withdrawal/Item Fee ¹	
First 100 items Each Statement Period	\$ 0.00
Each Additional Item	\$ 0.15
Cash Deposit Fee ²	
First \$2,500 Processed Each Calendar Month	\$ 0.00
For Every Additional \$100 in Cash Deposits	\$ 0.15
Monthly Paper Statement Fee	\$ 2.00
<i>(If not enrolled for e-statements within 60 days of account opening)</i>	

Business Checking Plus

Monthly Fee	\$15.00
<i>(No monthly fee if average monthly balance of \$10,000 is maintained)</i>	
Excessive Withdrawal/Item Fee ¹	
First 200 items Each Statement Period	\$ 0.00
Each Additional Item	\$ 0.15
Cash Deposit Fee ²	
First \$10,000 Processed Each Calendar Month	\$ 0.00
For Every Additional \$100 in Cash Deposits	\$ 0.15
Monthly Paper Statement Fee	\$ 2.00
<i>(If not enrolled for e-statement within 60 days of account opening)</i>	

Business Choice Checking

Excessive Withdrawal Fee ¹	
First 5 items Each Statement Period	\$ 0.00
Flat Fee for 6 or More Transactions (Each statement period; not an additional incremental fee for each item)	\$15.00
Monthly Paper Statement Fee	\$ 2.00
<i>(If not enrolled for e-statements within 60 days of account opening)</i>	

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

HOPE Choice Card

Choice Card Monthly Fee	\$ 4.00
Paper Statement Fee	\$ 2.00
<i>(If not enrolled for e-statements within 60 days of account opening)</i>	

ATM and Debit Cards

Transaction at Any Non-HOPE ATM (Each)	\$ 1.50
Balance Inquiry at Any Non-HOPE ATM (Each)	\$ 1.00
Foreign Card Withdrawal at HOPE ATM (Each)	\$ 2.50
ATM or Debit Card Replacement Fee (Each)	\$ 8.00
Limit Override (If Request Approved) (Each)	\$10.00
PIN Create and PIN Reset:	
Automated system (Toll-Free 1-800-290-7893 IN THE US)	
(Toll-Free 1-206-624-7998 OUTSIDE US)	\$ 0.00

Non-Sufficient Funds

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

Overdraft Transfer

Transfer Fee (Each)	\$ 1.00
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Business Loan Payments

Web Payment	\$ 2.95
Phone Payment (Past Due)	\$ 7.00

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

MANAGE YOUR MONEY 24/7!

Use our convenience services to take control of your finances by using:

- **HOPE24** automated telephone banking by calling toll free 1-877-214-HOPE
- **HOPENet** internet banking at www.hopecu.org
- **HOPE Mobile Banking** available for iPhone and Android Devices

Brighter Futures Begin with HOPE.

¹Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals, transfers and other debits from the account, whether by check, card, Automated Clearing House or otherwise (excluding dividends and fees).

² Cash Deposit fees are calculated each calendar month at month end and then charged on the following statement cycle. To determine the amount of the fee, we divide the amount of cash deposits that exceed the deposits processed at no charge by \$100 and multiply the resulting quotient by the applicable fee.

Effective September 1, 2021
Fees are subject to change.

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