



Consumer 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>	<i>\$20.00</i>
<i>Incoming (Each)</i>	<i>\$15.00</i>
<i>International (incoming and Outgoing) (Each)</i>	<i>\$30.00</i>
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
Notary Public Service:	
<i>HOPE Members</i>	<i>\$ 0.00</i>
<i>Non-Members</i>	<i>\$ 5.00</i>

Personal Checking Accounts

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

Student Checking Accounts

Student Checking Account Monthly Fee	\$ 0.00
Paper Statement Fee	\$ 2.00
<i>(If not enrolled for e-statements within 60 days of account opening)</i>	

Money Market Accounts

Monthly Account Fee	\$ 9.95
<i>(No monthly fee if minimum monthly balance of \$1,000 is maintained)</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

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	\$ 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:	
<i>Automated system (Toll-Free 1-800-290-7893 IN THE US)</i>	
<i>(Toll-Free 1-206-624-7998 OUTSIDE US)</i>	<i>\$ 0.00</i>

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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Consumer 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

AVOID SERVICE FEES!

Minimize charges on your account 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.