### General Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Refundable Membership</td>
<td>$5.00</td>
</tr>
<tr>
<td>(Additional $5.00 Membership Fee to Hope Enterprise Corporation)</td>
<td></td>
</tr>
<tr>
<td>Check Cashing Fee (Non-Member)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Copy Of Draft (Each)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Outgoing Collection Item (Each)</td>
<td>$15.00</td>
</tr>
<tr>
<td>Cashier’s Check (Each)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Wire Transfers:</td>
<td></td>
</tr>
<tr>
<td>Outgoing (Each)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Incoming (Each)</td>
<td>$15.00</td>
</tr>
<tr>
<td>International (Incoming and Outgoing) (Each)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Closing Account Within Six Months of Opening</td>
<td>$15.00</td>
</tr>
<tr>
<td>Dormant Account Fee (Monthly)</td>
<td>$8.00</td>
</tr>
<tr>
<td>Escrow Fee</td>
<td>$40.00</td>
</tr>
<tr>
<td>Returned Mail (Each)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Deposit Return Item (Each)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Stop Payment (Each)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Share-To-Share Or Share-To-Loan Transfer (Each)</td>
<td>$2.00</td>
</tr>
<tr>
<td>Notary Public Service:</td>
<td></td>
</tr>
<tr>
<td>HoPE Members</td>
<td>$0.00</td>
</tr>
<tr>
<td>Non-Members</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

### Personal Checking Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOPE Reward Checking Account Monthly Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Easy Checking Account Monthly Fee (No monthly fee if minimum monthly balance of $200 is maintained)</td>
<td>$9.95</td>
</tr>
<tr>
<td>Easy Checking Plus Account Monthly Fee (No monthly fee if minimum monthly balance of $250 is maintained)</td>
<td>$7.95</td>
</tr>
</tbody>
</table>

### Student Checking Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Checking Account Monthly Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Paper Statement Fee (If not enrolled for e-statements within 60 days of account opening)</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

### Money Market Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Account Fee (No monthly fee if minimum monthly balance of $1,000 is maintained)</td>
<td>$9.95</td>
</tr>
</tbody>
</table>

### Savings Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Account Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Teller Withdrawal in Excess of 3 Per Month (Each)</td>
<td>$5.00</td>
</tr>
<tr>
<td>ATM Withdrawal in Excess of 3 Per Month (Each)</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

### Christmas Club Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Account Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Early Withdrawal Fee (Before 10/31 of Any Year) (Each)</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

### HOPE Choice Card

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice Card Monthly Fee</td>
<td>$4.00</td>
</tr>
<tr>
<td>Paper Statement Fee (If not enrolled for e-statements within 60 days of account opening)</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

### ATM and Debit Cards

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction at Any Non-HOPE ATM (Each)</td>
<td>$1.50</td>
</tr>
<tr>
<td>Balance Inquiry at Any Non-HOPE ATM (Each)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Foreign Card Withdrawal at HOPE ATM (Each)</td>
<td>$2.50</td>
</tr>
<tr>
<td>ATM or Debit Card Replacement Fee (Each)</td>
<td>$8.00</td>
</tr>
<tr>
<td>Limit Override (If Request Approved) (Each)</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

### 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

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSF Fee (Each)</td>
<td>$25.00</td>
</tr>
<tr>
<td>ACH NSF Fee (Each)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Overdraft w/Card (Each)</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

### Courtesy Pay

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft Guardian (Each)</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

### Overdraft Transfer

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer Fee (Each)</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

### Consumer Loan Payments

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Payment</td>
<td>$2.95</td>
</tr>
<tr>
<td>Phone Payment (Past Due)</td>
<td>$7.00</td>
</tr>
</tbody>
</table>

### Research Fees on All Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Research (Per Hour) (One Hour Minimum)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Photocopy of Draft (Each)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Account Activity Printout (Per Page)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Statement Copies (Per Month)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Last Deposit Inquiries (Each)</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

### 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.

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**Effective July 1, 2021**

Fees are subject to change.

SOF-C-01