



Consumer Schedule of Fees

General Fees

Non-Refundable Membership\$ 10.00
(Includes \$5.00 Membership Fee to Hope Enterprise Corporation)

Check Cashing Fee (Non-Member) (Each) \$ 5.00
 Outgoing Collection Item (Each) \$15.00
 Cashier's Check (Each) \$ 5.00

Wire Transfers:

Outgoing (Each) \$20.00
Incoming (Each) \$15.00

Closing Account Within Six Months of Opening \$15.00
 Dormant Account Fee (Monthly) \$ 8.00
 Escheatment Fee \$40.00
 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:

HOPE Members \$ 0.00
Non-Members \$ 5.00

Personal Checking Accounts

HOPE Rewards Checking Monthly Service Fee \$ 0.00

Easy Checking Monthly Service Fee \$ 9.95
(No monthly fee if minimum monthly balance of \$200 is maintained)

Easy Checking Plus Monthly Service Fee \$ 7.95
(No monthly fee if minimum monthly balance of \$250 is maintained)

Student Checking Accounts

Student Checking Monthly Service Fee \$ 0.00

Paper Statement Fee \$ 2.00
(If not enrolled for e-statements within 60 days of account opening)

Money Market Accounts

Monthly Service Fee \$ 9.95
(No monthly fee if minimum monthly balance of \$1,000 is maintained)

Savings Accounts

Monthly Service 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

Holiday Club Accounts

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

HOPE Choice Card

Monthly Service Fee \$ 4.00

Paper Statement Fee \$ 2.00
(If not enrolled for e-statements within 60 days of account opening)

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
 POS Limit Increase (For 24 hours, 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) \$15.00
 ACH NSF Fee (Each) \$15.00
 Overdrawn w/Card (Each) \$15.00

Courtesy Pay

Overdraft Guardian (Each) \$25.00

Overdraft Transfer

Transfer Fee (Each) \$ 1.00

Consumer Loan Payments

Web Payment \$ 2.95
 Phone Payment (Past Due) \$ 7.00
 Skip Payment \$ 25.00

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

AVOID SERVICE FEES!

Minimize charges on your account by using:

- **HOPE24** automated telephone banking by calling toll free 1-877-214-HOPE
- **HOPE Digital Banking** available online at www.hopecu.org or on iPhone and Android devices

Brighter Futures Begin with HOPE.