



# Schedule of Account Fees and Minimum Balances

Effective 5/2026

## Account Maintenance Fees and Minimum Balances

ACCOUNT TYPE	MINIMUM BALANCE TO OPEN	MONTHLY FEE	MINIMUM BALANCE TO AVOID MONTHLY FEE
YOUR WAY CHECKING	\$0.00	\$0.00	N/A
PREMIER CHECKING	\$0.00	\$9.95	\$2,000 average daily account balance or \$6,000 average combined savings and loan balances

## Savings and Share Accounts

ACCOUNT TYPE	MINIMUM BALANCE TO OPEN	MONTHLY FEE	MINIMUM BALANCE TO AVOID MONTHLY FEE
Prime Share	\$5.00	\$0.00	N/A
Additional Shares	\$1.00	\$0.00	N/A
Your Way Savings	\$25.00	\$0.00	N/A
Premier Money Market	\$2,000.00	\$0.00	N/A
IRA Share	\$1.00	\$0.00	N/A
IRA Money Market	\$2,000.00	\$0.00	N/A

### Inactivity Fee - \$6.00 per Month

Applies if there is no activity in a membership with a total balance of less than \$1,000 during the previous 12 months.

Inactivity fee is waived if the membership maintains an open lending relationship **OR** if the primary owner is a sole or joint owner on an open loan associated with another membership.

### Service Fees

#### Account Access

ATM & Check Card Replacement Fee.....**\$7.50 Per card replacement**

ATM Transactions (withdrawal, transfer, or inquiry) at Hanscom FCU ATM.....**No Fee**

Non-Hanscom FCU ATM Transactions.....**\$1.25**

ATM & Check Card holders are exempt from the above fee as follows:

- Your Way Checking: Unlimited in-network ATM transactions at no charge. Up to 10 out-of-network HFCU-assessed ATM fees waived per statement period.
- Premier Checking: Unlimited in-network ATM transactions at no charge, and all HFCU-assessed out-of-network ATM fees waived each statement period.

Mastercard® International Assessment Fee.....**1.10%**

Incoming Wire Transfer.....**No Fee**

Outgoing Domestic Wire Transfer.....**\$20.00**

Outgoing International Wire Transfer.....**\$50.00**

#### Branch Services

##### Coin Counting

Members.....**No Fee**

Non-Members.....**10% of coin value**

##### Official Checks

Official Check Fee.....**\$5 per check**

Official Check Copy.....**\$3 per check**

#### Overdraft/Returned Items (NSF) and Returned Deposits

Returned Deposit Item Processing.....**\$3 per item**

NSF Fee Paid - Overdraft (per item)\*.....**\$30.00**

NSF Fee Returned (per item / per presentment)\*.....**\$30.00**

\*Maximum 2 Returned or Paid NSF Fees per day. Fee will be waived if the amount of the transaction or overdraft amount is \$10.00 or less.

### Miscellaneous Fees

Abandoned Property (per account).....**\$30.00**

Attachment or Levy.....**\$50.00**

Copy- Check.....**\$1.00 per copy**

Copy - Statements (per month).....**\$2.00**

Foreign Item Collection.....**Varies**

History Printout.....**\$2.00 per page**

IRA Trustee Transfer.....**\$25.00**

Overnight Delivery.....**At cost**

Personalized Check Order.....**Varies**

Research/Reconciliation.....**\$25.00 per hour**

Stop Payment.....**\$25.00**

Subordination Fee.....**\$150.00**

Applies only to real estate-secured loans where HFCU is not the first lienholder.

Hanscom Federal Credit Union  
800-656-4328  
www.hfcu.org

Federally Insured by NCUA