

Account Maintenance Fees and Minimum Balances

Checking Accounts

Account Type	Minimum Balance to Open	Monthly Fee	Minimum Balance to Avoid Monthly Fees
Your Way Checking	\$0.00	\$0.00	None
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 Fees
Prime Share	\$5.00	\$0.00	None
Additional Shares	\$1.00	\$0.00	None
Your Way Savings	\$25.00	\$0.00	None
Premier Money Market	\$2,000.00	\$0.00	None
IRA Share	\$1.00	\$0.00	None
IRA Money Market	\$2,000.00	\$0.00	None

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

Non-Hanscom FCU ATM Transactions **\$1.25**
ATM & Debit Card holders are exempt from the above fee as follows:

- *Your Way Checking - No charge for the first 10 network ATM transactions per membership per statement period.*
- *Premier Checking - No charge for any network ATM transaction per membership per 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
 Less than \$1,000 (limit 1 per day) **No Fee**
 Less than \$1,000 (after 1 check) **\$3.00**
 \$1,000 or more **No Fee**

Overdraft/Returned Items (NSF) and Returned Deposits

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.*



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Hanscom Federal Credit Union Share Account Fee Schedule Update

Date: April 1, 2026

Effective Date of Changes: May 1, 2026

Dear Member,

We are writing to inform you of upcoming changes to the **Fee Schedule** associated with your share accounts at **Hanscom Federal Credit Union**. These changes are being made in accordance with your Account Agreement and applicable regulations. Please review the information below carefully, as the updated fees will apply automatically on the effective date.

What's Changing

Beginning **May 1, 2026**, the following fees will be updated:

<i>Fee Type</i>	CURRENT	NEW
OFFICIAL CHECK FEE	No fee or up to \$3.00	\$5.00 per check
OFFICIAL CHECK COPY FEE	No fee	\$3.00 per item
CREDIT CARD/ATM & CHECK CARD REPLACEMENT FEE	No fee	\$7.50 per card
RETURNED DEPOSITED ITEM PROCESSING FEE	No fee	\$3.00 per item

Many of our fees are not changing! For a complete list of current fees associated with your share accounts, please review our full Account Fee Schedule at <https://www.hfcu.org/fees-and-disclosures.html>.

Why We're Making These Changes

These adjustments help us continue providing secure, reliable, and member-focused financial services while managing rising operational costs. We remain committed to keeping our fees competitive and transparent.

Your Rights and Options

If you do not agree to these changes, you may close your account without penalty before the effective date. Continued use of your account on or after **May 1, 2026** will be considered acceptance of the updated terms.

Questions? We're Here to Help

If you have any questions or would like assistance reviewing your account options, please contact us at **800-656-4328**, visit **www.hfcu.org**, or stop by any branch location.

Thank you for being a valued member of **Hanscom Federal Credit Union**.

Sincerely,

Hanscom Federal Credit Union