

Account Fee Schedule

Effective April 1, 2018

Abandoned Property (per account)	\$30.00
Attachment or Levy	\$25.00
ATM Transactions (withdrawal, transfer, or inquiry)	
At Hanscom FCU ATM.....	Free
Other ATMs	\$1.25
ATM & Check Card holders are exempt from the above fee as follows:	
Free Checking—No charge for the first 10 network ATM transactions per membership per statement period.	
Premier Checking, Kasasa Cash [®] , Kasasa Cash Back [®] —No charge for any network ATM transaction per membership per statement period.	
Checking Accounts	
Premier Checking.....	\$9.95 per month
Fee waived with an average daily checking account balance of \$2,000 or average combined savings and loan balances of \$6,000.	
Free Checking, Kasasa Cash, Kasasa Cash Back—No monthly fee.	
Coin Counting Machine	
Members	Free
Non-members	10% of coin value
Copies	
Check (per copy)	\$1.00
Statements (per month)	\$2.00
Deficient Share Balance Fee.....	Up to \$24.99
To maintain membership, you must keep a minimum balance of \$25.00 in your Savings (Prime Share) Account. A fee of up to \$24.99 will be assessed if your total share balance is less than \$25.00 during the previous six months.	
Excess Activity Fee	\$15.00
Per transaction over legal limits on savings and money market accounts. See Disclosure for Personal Accounts for details.	
Foreign Item Collection.....	Varies
Higher Yield Savings Account Withdrawal.....	\$25.00
No charge for first withdrawal per statement period.	

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History Printout	\$2.00 per page
Inactivity Fee	\$5.00 per month
Applies if there is no activity in a membership during the previous 12 months.	
IRA Trustee Transfer.....	\$25.00
Non-sufficient funds (check and debit)	\$30.00 per item
Official Check	
Less than \$1,000 (limit 1 per day)	No charge
Less than \$1,000 (after 1 check)*	\$3.00
\$1,000 or more	No charge
Overnight Delivery	At cost
Personalized Check Order	Varies depending on style
Research/Reconciliation.....	\$25.00 per hour
Returned Item	
Third party item	\$5.00
Item on member's non-Hanscom FCU account	\$15.00
Stop Payment	
Single check, consecutive series, ACH, official check, money order.....	\$25.00
Subordination Fee	\$150.00
Applies when Hanscom FCU does not hold 1st mortgage.	
Travelers Cheques	
Single Signature	1% of amount purchased
Cheques for two	1% of amount purchased
Gift Cheque.....	\$2 per check
Uncollected funds (check and debit).....	\$10.00 per item
Wire Transfer	
Incoming	No charge
Outgoing	
Domestic	\$20.00
International.....	\$50.00

* Premier Checking account holders are exempt from this fee

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