

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 when Hanscom FCU does not hold 1st mortgage.

Schedule of Account Fees and Minimum Balances

Effective 3/1/2022

Premier Money Market

Minimum Balance Requirements:

Minimum opening deposit - \$2,000

Minimum balance to earn dividends - \$.01



800-656-4328
www.hfcu.org



Account Maintenance Fees and Minimum Balances

Checking Accounts

Account Type	Minimum Balance to Open	Monthly Fee	Minimum Balance to Avoid Monthly Fees
Free 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
KASASA Cash® Checking	\$0.00	\$0.00	None
KASASA Cash Back® Checking	\$0.00	\$0.00	None

Savings Accounts and Share Accounts

Account Type	Minimum Balance to Open	Monthly Fee	Minimum Balance to Avoid Monthly Fees
Prime Share/Youth Share	\$25.00	\$0.00	None
Additional Shares	\$1.00	\$0.00	None
Money Market	\$2,000.00	\$0.00	None
Higher Yield Savings	\$25,000.00	\$0.00	None
KASASA Saver®	\$1.00	\$0.00	None
Holiday Club	\$1.00	\$0.00	None
Vacation Club	\$1.00	\$0.00	None
IRA Share	\$1.00	\$0.00	None
IRA Money Market	\$2,000.00	\$0.00	None

Deficient Share Balance Fee – Up to \$24.99

- To maintain membership, you must keep a minimum balance of \$25.00 in your 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.

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:

- 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.

Mastercard® International Assessment Fee **1.10%**

Higher Yield Savings Account Withdrawal..... **\$25.00**
No charge for first withdrawal per statement period.

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

Outgoing Domestic..... **\$20.00**

International **\$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.*