

HORIZONS FEE SCHEDULE

FEDERAL CREDIT UNION *Effective May 15, 2010*

Debit / ATM Fees

ATM Balance Inquiry*	\$1.50
ATM Card Fee	
With Direct Deposit or Checking Account.....	No Fee
Replacement Cards*	\$7.00
ATM Withdrawal, Point of Sale PIN -Based Transactions, and Debit PIN-Based Transactions	
Up to 6 per Month.....	No Fee
Over 6 per Month*	\$1.00 each
Debit Card Lost/Stolen/Replaced with New Card Number.....	\$10.00
Debit Card Reorders	
Card Only.....	\$5.00
PIN Only*.....	\$3.00
Card & PIN.....	\$6.00
Draft Copy - Debit Transaction.....	\$15.00
Debit Transactions (sign your name).....	No Fee
Over Draft Caused by ATM or Debit Transactions*.....	\$25.00
¹ Automatic Savings Transfer to Cover Debit or ATM Item*.....	\$5.00

Checking Fees

ACH Incorrect Account Number Charge*	\$7.00
¹ Automatic Savings Transfer to Cover Check or ACH Item*.....	\$5.00
Certified Check*.....	\$13.00
Copy of Paid Check, with a teller or over the phone (date, amount, and check number must be provided).....	\$2.00
Copy of Paid Check through Horizons on-line system available for 90 days.....	\$1.00
Check Printing.....	Per Catalog
³ Check Printing with Direct Deposit of Full Pay.....	One Box Free/Yr.
Insufficient Funds (check or ACH item)*.....	\$25.00
Stop Payment (check or ACH item)*.....	\$25.00
Revoke ACH Authorization or Debit*.....	\$25.00
(restrictions apply)	
Courtesy Pay Fee*.....	\$25.00
Copy of Deposit/Withdrawal Receipt.....	\$3.00
Deposited Check Returned	
If written on own account*.....	\$23.00
If written to you*.....	\$15.00

Other Fees

Address Correction- Notification from Post Office or Return Mail for Incorrect Address.....	\$2.50
Canadian Check Deposited.....	\$12.00
Foreign Check Deposited.....	\$32.00
Statement Copy.....	\$3.00/pg.
Interim Statement (computer printout).....	\$2.00/pg.
New Account Membership Fee.....	\$1.00
Check Returned from a Shared Service Center*.....	\$25.00

Fee Schedule continued

Other Fees Continued

Inactive Account After 1 Year	
Balance \$150.00 or More.....	No Fee
Balance Under \$150.00*.....	\$3.00
Reopen Closed Membership	
First/ Second/ All Subsequent*.....	\$7.00/ \$13.00/ \$31.00
Closed Membership Charge if Account Closed	
Within 12 Months of Opening Account*	\$13.00
Money Orders.....	\$2.00 each
All Official Checks payable to third party.....	\$2.00
Copy of Official Check*	\$4.00
Replacement of Lost/Stolen Official Check*.....	\$25.00
<i>(restrictions apply)</i>	
Travelers Checks.....	\$1.00/\$100
IRA Closing Fee (By Early Withdrawal, Rollover or Direct Transfer)*	\$30.00
Reconciliation/Research*	\$25.00/hr.
Minimum Charge for Above*	\$6.00
Replacement of Mortgage Discharge*	\$13.00
Notary Services	
Members.....	No Fee
Non-Members.....	\$2.00
VISA Gift Cards.....	\$3.50
Wire Transfers (all instructions provided by member)	
Incoming*	\$13.00
Outgoing- Domestic*	\$25.00
Outgoing- Foreign*	\$50.00
<i>(restrictions may apply)</i>	
Express Delivery (Cost Plus)*	\$7.00
Protest Letter*	\$19.00
Legal Processing*	\$30.00
<i>(i.e. restraints, garnishments, information subpoenas)</i>	

VISA Fees

Late Fee*	\$19.00
Rush Card Fee*	\$25.00
Document Copy Fee*	\$19.00
Return Payment Fee*	\$23.00
PIN Confirmation Fee*	\$3.00
Abuse Card Fee*	\$7.00
VISA Statement Copy*	\$3.00

Bill Payer Fees

² Monthly Fee.....	No Fee
Research Fee*	\$25.00

Loan Fees

Late Payment Fee*	\$19.00
Skip-a-Payment Fee*	\$25.00
1st Mortgage Late Fee*	2.5% of Payment
Loan Coupon Books.....	\$7.00

* Denotes Change from Previous Schedule

¹ Up to the limit allowed under Reg.D

² \$4.95 per month if account opened and not used for 3 months.

³ With direct deposit standard check design. Any other design \$5.00 off.