

MEMBERSHIP

- Membership.....FREE
- Membership under age 18.....FREE
- Non-Member (No active member in household)\$5/month

CLUB ACCOUNTS

Educator's Club

- Account Transfer or Withdrawal..... \$10 per transaction

Holiday or Vacation Club

- Account Withdrawal Fee.....10% of amount withdrawn, minimum withdrawal is \$250
- Failure to complete minimum balance of \$250.....\$10

PROGRESSIVE MONEY MARKET ACCOUNT

- Service Fee\$10/month balance below \$1,500

SAVINGS SHARE

- Debit Card Fee..... \$1.00/month

CHECKING ACCOUNTS

- Copy of Check.....\$5 copy
- Premium Overdraft¹.....\$19.99 per occurrence
- First Step Checking.....\$3.99/month
- Growth Checking².....\$4.99/month
- Non-Sufficient Funds\$35/item
- Draw Account - Overdraft Transfer from Another Account.....\$7 each \$25 increment
- Starter Checks.....\$1/check (minimum 3 checks)
- Stop Payment.....\$35 each
- Uncollected Funds.....\$35/item

Check Orders, Checkbook Covers & Accessories

Pricing varies depending on style and quantity. Speak to an expert by calling 1.800.503.2345.

GENERAL SERVICES

- Account Research\$30/hour
- Bad Address\$5/month
- Coin Processing See chart

Amount	Fee
\$0.01 - \$9.99	No Fee
\$10.00 - \$500	\$5.00
\$500.00 - Above	\$10.00

- Deposited Item Returned\$30/item
 - Escheatment\$100/account
 - Inactive Account³\$10/month
 - Inactive IRA Account⁴.....\$25/annual
 - Legal Process Fee\$100/request
 - Foreign Exchange Fee\$30 per transaction+shipping
 - Money Order\$3 each
 - Non-Member Check Cashing.....\$10 each
 - Official Check.....\$5 each
 - Paper Statement Fee.....\$3.50/month
 - Statement Copy\$5 each
- Withdrawal payable to third party
Waived ages 65 and older

eBANKING

- eStatement.....FREE
- Inactive 365 Days.....\$3/month

BILL PAY

- Copy of Check.....\$7 each
- Overnight Payment (Check).....\$14.95 each
- Same Day Bill ACH.....\$14.95 each
- Stop Payment.....\$35 each
- Zelle Stop Payment ..\$35 each

ATM TRANSACTIONS

First Harvest Credit Union ATMs

- Inquiry.....FREE
- Transfer.....FREE
- Withdrawal (Members)FREE
- Withdrawal (Non-Members).....\$3.75 each

Non-First Harvest Credit Union ATMs

- Inquiry.....\$1.50 each
- Transfer.....FREE
- Withdrawal\$1.50 each

WIRE TRANSFERS

- Incoming\$10 each
- Outgoing (Domestic)\$30 each
- Outgoing (International).....See chart

Transfer Amount	Fee
\$0.01 - \$999.99	\$50
\$1,000.00 - \$9,999.99	\$100
\$10,000.00 - Over	\$250

MASTERCARD® GIFT CARDS

- Purchase up to \$1,000\$3/each
- Replacement\$5

RELOADABLE MASTERCARD® PREPAID DEBIT CARDS

- Purchase\$5 each
- Purchase Secondary Card⁵\$2.50 each
- Reload in Branch.....\$2 each
- Reload by Direct DepositFREE
- Replacement\$9.95

MASTERCARD® DEBIT CARDS

- Replacement\$10
- Rush Replacement\$30

FIRST HARVEST LOAN PAYMENT/EZPAY

- Online Loan Payment (Debit Card or ACH).....FREE
- Pay by Phone\$10

ADDITIONAL LOAN FEES

- Consumer Loan Extension/Skip Payment....\$35 loan below \$50,000
\$50 loan above \$50,000
- Coupon Book Replacement.....\$15
- Duplicate Lien Release.....\$5
- HELOC Processing Fee\$100
- Loan Amortization Schedule.....\$10
- Loan Late Fee See loan agreement
- Loan Modification.....\$225
- Mortgage Cancellation\$25 plus county cost
- Subordination Agreement\$150

1. See account enrollment disclosure and instructions for full details.
2. Waived for accounts that maintain a minimum average daily balance of \$1,000 or more, or have a monthly direct deposit of at least \$500 or more.
3. Fee assessed after 12 months of inactivity with balance under \$500, with no loan or credit card and account holder is over 18. Fee is assessed per deposit account, not per account holder.
4. Annual fee after one year and balance under \$500.
5. Up to two additional cards per account.