



FEE SCHEDULE

EFFECTIVE MAY 2025

Checking Account Fees

Counter Checks without check order.....\$5

Inactive Checking

(balance under \$100, no activity for 90 days)\$5

Maintenance fee if below minimum balance:

Rewards Checking\$1,000 min. or \$10/month,
inactive fee \$25+

+Rewards Checking requires a min. of 10 debit transactions per month to be considered active.

Photocopy of check\$2 each

Photocopy of check (deposit)\$5 each

Reconciliation (1st statement period FREE)\$30/hour

Money Market Accounts

Maintenance fee if balance falls below \$2500.....\$15/month

Debit Card Fees

Withdrawal fee at Heartland ATMs FREE

Withdrawal fee at non-proprietary ATMs

- Free, Free 55, Free Business Checking5 Free/month then \$1.50 each

- eChecking, Rewards, Business Checking....10 Free/month then \$1.50 each
- High-Yield

ATM Deposit adjustment\$5

Rush Debit Card\$35

Replace Debit Card\$10 each

Foreign/International Transaction Fee..... 0.9% of US Dollar Transaction. Amt.

General Services

Account history\$2 each

Address change not reported by member\$10 each

Cash Check for Non-Member (restrictions apply)\$10 each

Copy of statement\$5 each

Credit union check (to another party)\$5 each

Foreign item deposit (restrictions apply).....\$20/item

Visa Gift Cards\$3.95 each

Inactive membership fee\$15/month

(Members over 18 years of age with only a share savings account that has a deposit less than \$250 & is inactive for 181 consecutive days)

IRA Withdrawal or Closure\$25 each

Lender Requested Payoff.....\$15 each

Levy\$100 each

Money orders ... \$2 each, FREE with Rewards, FREE 55 and High-Yield

Returned item fee\$30 each (no daily limit)

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| Overdraft Fee | \$30 each (No daily limit) |
| Overnight Delivery | \$35 |
| Research Time | \$30/hour |
| Returned deposited or cashed check | \$30 each |
| (Member's personal check drawn on another financial) | |
| Returned or non-deliverable statement | \$5 each |
| Safe Deposit Box | |
| 3 X 5 | \$45/year |
| 3 X 10 | \$55/year |
| 5 X 10 | \$75/year |
| 10 X 10 | \$120/year |
| Key replacement | \$30 |
| Drilling fee | \$150 |
| Stop payment (one item or series) | \$30 each |
| Wire transfers - international outgoing..... | \$70 each |
| Wire transfers - domestic incoming | \$5 each |
| Wire transfers - domestic outgoing..... | \$25 each |
| Coin Exchange (non-members)..... | 5% of coin balance |

Online Bill Pay

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|---|-----------|
| Expedited Electronic Payment | \$10 each |
| Expedited Overnight Check Payment | \$25 each |

VISA Credit Cards

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|------------------------------|------------------------------------|
| Late payment..... | \$29/month |
| Foreign Transaction..... | 1% of U.S. dollar trans. amt. |
| Lost card replacement..... | \$10 each |
| Returned payment..... | \$27 each |
| "Rush" card..... | \$30 each |
| Statement copies..... | \$5 each |
| Copies of sales drafts | \$5 each (originals are \$10 each) |

Loan Fees

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|--------------------------------------|------------|
| Duplicate Lien Release..... | \$10 each |
| Duplicate Mortgage Satisfaction..... | \$20 each |
| Late payment fee..... | \$20/month |
| Subordination Agreement..... | \$200 each |
| Subsequent action document fee | \$50 each |
| Title Transfer fee..... | \$20 each |
| Returned Loan Payment..... | \$30 each |

Automatic Savings Account

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|----------------------------------|-----------|
| First withdrawal per month | FREE |
| Additional withdrawals | \$20 each |
| Minimum deposit amount | \$10 |

- Money must be deposited through direct deposit, payroll deduction, ACH or scheduled transfer between Heartland accounts set up by a Heartland employee.
- If direct deposit, payroll deduction, ACH or scheduled transfer between Heartland accounts stops the balance will be transferred to your Heartland regular savings account and the Automatic Savings Account will be closed.
- Deposit amount can be changed at anytime.
- This account cannot be linked to overdraft protection.
- Additional deposits can be made at anytime.