

FEE SCHEDULE

Checking Accounts

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|---|--------------------------------|
| Checking PLUS | \$4.95 per month |
| Checking | No Charge |
| Checking Restart | \$10.00 per month |
| * Non-Sufficient Funds (NSF) | \$30.00 per presentment |
| EFT Stop Payment | \$30.00 per presentment |
| EFT Non-Sufficient Funds (NSF) | \$30.00 per presentment |
| Stop Payment Placement | \$30.00 per check or range |
| Stop Payment Removal | \$10.00 per stop payment |
| Check Copy (front & back) | \$3.00 per check |
| Checking Reconciliation/Balancing Service (1 hr. min) | \$15.00 per hour |
| Overdraft Usage Applied | \$30.00 per overdraft manually |
| Overdraft Privilege | \$30.00 per check |
| Counter Checks | \$5.00 for eight (8) checks |

ATM or Visa® Debit Card

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|-------------------------|---|
| ATM Adjustment Fee | \$5.00 Network fee may apply |
| Replacement Card | \$10.00 per card |
| Withdrawal Insufficient | \$30.00 per funds withdrawal |
| Overdraft Usage Applied | \$30.00 per overdraft manually |
| Foreign Transaction | 1% of each transaction in U.S. dollars. An international transaction fee may be charged for any card transaction or purchase made in a foreign country or involving a merchant located in a foreign country, even if you are in the United States while making the transaction. |

Checks

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|------------------------------------|-------------------|
| Official Checks (first check free) | \$5.00 per check |
| Official Check Stop Payment | \$15.00 per check |
| Official Check Expedite | \$30.00 per check |
| Money Orders | \$5.00 each |

General

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|---|---|
| Statement/Receipt Copy | \$1.00 per page |
| Statement/Returned Mail | \$5.00 monthly |
| Return Deposit Item (Same Maker) | \$20.00 per check |
| Account Research | \$15.00 per hour (1 hr. min.) |
| Inactive/Dormant Account Fee | \$10.00 per month after 15 months of inactivity |
| Escheatment Fee | \$60.00 |
| Below Par Value Closure Fee | \$10.00 |
| Levy/Garnishment | \$50.00 |
| Annual Safe Deposit Box Rental | Varies by Size - Limited Availability |
| Special Cash Orders | \$50.00 |
| Direct Payment Authorization Set-Up Fee | \$10.00 |
| Check Cashing Fee (Non-Member) | \$5.00 |
| Coin Acceptance Fee | |
| Hughes Member | 5.00% |
| Shared Branching Guest Member | 10.00% |

Online Services

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|----------------------------------|------------------|
| Online Banking | No Charge |
| Mobile Deposit | No Charge |
| External Account Transfers (A2A) | |
| Incoming to Hughes | No Charge |
| Outbound from Hughes | No Charge |
| Unpaid/Returned Payment | \$30.00 per item |

Bill Pay Services

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|---------------------------------|--------------------------|
| Bill Pay | No Charge |
| Proof of Payment Request | \$6.00 each |
| Non-Sufficient Funds (NSF) Paid | \$30.00 per payment |
| Bill Pay Stop Payment | \$30.00 per stop payment |
| Bill Pay Expedited Payments | |
| Same Day Payment | \$9.95 each |
| Overnight Check | \$26.95 each |

Zelle®

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|---------------|-----------|
| Send Money | No Charge |
| Receive Money | No Charge |
| Request Money | No Charge |

Loan/Visa® Credit Card

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|--------------------------------|---------------|
| Loan/Credit Card Late Fee | Up to \$30.00 |
| Return Payment (Same Maker) | Up to \$30.00 |
| Loan Extension Agreement | \$30.00 |
| Deed of Release Recording | Up to \$35.00 |
| Subordination Fee | \$250.00 |
| Indirect Dealer Loans Late Fee | 5% of payment |
| Payfast | |
| Loan Payment | \$4.95 |
| Credit Card Payment | \$4.95 |

Visa® Credit Card

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|----------------------|---|
| Annual Fee | No Charge |
| Balance Transfer | No Charge |
| Cash Advance | No Charge |
| Credit Card Rush Fee | \$30.00 |
| Foreign Transaction | 1% of each transaction in U.S. dollars. An international transaction fee may be charged for any card transaction or purchase made in a foreign country or involving a merchant located in a foreign country, even if you are in the United States while making the transaction. |

Wire Transfers

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|---------------------------------|------------------|
| Member Incoming Domestic (U.S.) | No Charge |
| Member Incoming International | No Charge |
| Member Outgoing Domestic (U.S.) | \$25.00 per wire |
| Member Outgoing International | \$60.00 per wire |

* Multiple fees may be charged as a result of an insufficient item being represented.

Effective: 01/01/2025