

SCHEDULE OF FEES - Effective May 1, 2020



Accounts Closed by Mail.

\$10.00 plus postage and other direct expenses.

Accounts Closed Within 90 Days (non HSA Customers)

\$10.00

Accounts Escheated to the State of Michigan.

\$50.00

Business Online Cash Management Service.

\$15.00 per month.

ACH Activity Fees - \$1.00 per file and \$.10 per item in file.

Same Day ACH Activity Fees - \$10.00 per file and .25 per item. **New Fee**

ACH Returns - \$10.00. **New Fee**

Cancelled Check Photocopies.

\$3.00 per copy. Check safekeeping customers receive three check copies per month at no charge.

CD Early Principal Withdrawal Penalty.

A penalty of one and one-half percent (1.5%) on the principal amount withdrawn before the maturity date.

Check Printing.

Prices vary according to style selected.

Checking Account Dormant Fee.

\$5.00 per month for checking accounts with no activity for one year and balances less than or equal to \$5,000.00.

Coin and Cash Orders.

No charge to customers. 10% fee of total amount for non-customers.

Coin Sorting

No charge to customers. 20% of total amount for non-customers.

Collections - Incoming or Outgoing (including oil leases).

\$20.00 plus postage and other direct expenses.

Counter Checks.

\$1.00 per check

Credit or Debit Card Advance.

No charge to customers.

Early Closing of HCB Holiday Savings.

Forfeit of accrued interest.

Facsimile Machine Outgoing Transmission.

\$6.00 for first page plus \$1.00 each additional page. Incoming transmission - \$1.00 per page.

Foreign Currency Fee.

\$20.00 fee plus any fees incurred by correspondent bank

Gift Envelopes.

\$0.25 each.

HCB Gift Card.

\$5.00 per card

HCB Traveler's EMV Card.

\$9.00 per card; Re-load \$2.00 each; Companion Card \$5.00

Interim Statement.

\$3.00 per statement.

Letters of Credit Issuance Fee.

\$195.00. Commission Fee – ½%, minimum \$125.00. Each draw - \$75.00

Amendment of Terms - \$75.00.

Levy or Garnishment.

\$75.00

Low Balance Fee (applicable for Savings accounts only).

\$3.00 per month if balance falls below \$200 minimum on any one day during the cycle. Children under the age of 18 or individuals 60 years of age or older may sign-up to waive this fee for one HCB Savings Account.

Miscellaneous Security Purchases.

\$75.00 per transaction plus costs. \$3.00 per interest transfer.

Money Orders, Drafts and Cashier's Checks.

\$5.00 for HCB customers only. Coupons, each issuer \$6.00.

Mortgage Amortization Schedule.

No charge to customers. \$20.00 for non-customers.

Night Depository.

\$20.00 one-time charge to purchase bag.

Notary Fees.

HCB customer service only at no charge.

Online Banking and Bill Pay.

Free Online Banking. Bill Payments in excess of 10 per month will be charged \$0.30 each for Small Business Checking Account holder(s).

Overdraft and Insufficient Funds Fees.

Includes both Checking and Savings Accounts. \$34.00 per item presented when account balance does not cover item. An overdraft or insufficient item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. ***Fee now applies to Savings Accounts***

Overdraft Transfer Fee from Check Credit.

\$10.00 per transfer.

Photocopies.

\$0.25 per sheet plus copy fee.

Reissue of Series E & H and EE & HH Bonds.

\$1.00 per bond plus postage.

Replacement ATM/Debit Card.

\$5.00

Returned Deposited Item.

\$10.00 per item. ***Increase in fee from \$5.00***

Returned Mail Fee.

\$5.00

Safe Deposit Box Drilling and Replacement Keys.

Replacement Key - \$10.00. Drill open box (if both keys are lost) - \$150.00

Savings and Money Market Account Dormant Fee.

\$5.00 per month for savings and money market accounts with no activity for two years and balances less than or equal to \$5,000.00.

Signature Guarantee.

HCB customer service only at no charge.

Special Services.

\$50.00 per hour plus expenses. Minimum charge: \$25.00.

Stop Payment.

\$34.00 per item - good for six months. \$34.00 for each six-month renewal. ***Increase in fee from \$30.00***

Telephone Transfer Fee.

\$6.00 per transfer.

Transfer of Securities.

\$25.00 per certificate.

Use of Foreign ATM.

\$1.25

Vinyl Zip Deposit Bag.

1 free for each business. Additional bags \$5.00.

Wire Transfer Customers.

Outgoing Domestic Transfers - \$35.00 plus costs. ***Increase in fee from \$25.00***

Outgoing International Transfers - \$45.00 plus costs. ***Increase in fee from \$25.00***

Customer Incoming Transfers \$15.00. Non-Customers: Incoming Transfers - \$25.00.