

Consumer Account Fees:

Check Printing Fee depends on style of check ordered

Overdraft (Insufficient Funds / NSF) created by check, in-person withdrawal, or other electronic means. \$27 per paid item
\$27 per returned item

Stop Payment \$27 per request

Account Transfer Service \$5 per day

Cashiers Check \$5 per check

Checking Account 18%
Line of Credit (rate)

Deposited Check Returned (Chargeback) \$5 per check

Check Requiring Manual Encoding \$5 per check

Item Sent for Collection \$10 per item

Wire Transfer \$15 (incoming)*
Domestic \$20 (outgoing)*
(HF Customer Only)

Wire Transfer International (Available for HF Commercial Customers Only) \$15 (incoming)*
\$25-\$60 (outgoing)*
*(Plus fee charged to Bank)

Use of ATM Other Than Home Federal Location (ATM Transaction Fee) \$1.50

Reissue of ATM Card \$2

Research \$20 per hour

Statement Copies \$2 per page

Instant Statement \$2

Verification of Account \$10

Telephone Transfer Service \$2

Commercial Lock Bag \$25

Rejected Bond Coupon Fee Charged
By Federal Reserve

Online BillPay \$5.95 per month for 10 items and only \$.50 for each additional bill paid.

Dormant Non Interest Checking \$2 per month
after 1yr of inactivity & balance less than \$100

Dormant Interest Checking \$2 per month
after 1yr of inactivity & balance less than \$700

Dormant Savings Accts \$2 per month
after 3yrs of inactivity & balance less than \$500

Dormant Health Savings Accts \$2 per month
after 3yrs of inactivity & balance less than \$500

Dormant Money Market Account \$2 per month
after 2yrs of inactivity & balance less than \$1000

An account is deemed inactive when there are no customer-initiated transactions during the dormancy period. Payment of interest and/or account fees assessed by the institution does not constitute activity on an account. Dormant fees may be assessed and listed in conjunction with other applicable fees on the account statement.

Checking Account Service Charges

All Checking Accounts \$100.00 initial deposit to open.

HomePlus Checking 2 Levels with member-only features.

HomePlus Platinum \$10 monthly maintenance fee
Free personalized custom checks, \$10,000 Accidental Death Insurance, \$200,000 Common Carrier Accidental Death Insurance, OPTUM Vision Plan, Everyday Rebate Rewards, RxAdvantage Prescription Drug program, Identity Theft Insurance, Safe Deposit Box discounts, Payment Card Protection, Tiered Interest, Unlimited online BillPay, One Free Stop Payment per cycle, Companion Airfare, Discount Gift Cards, Card Patrol and Credit Alert.

HomePlus Diamond \$5.99 monthly maintenance fee
Available for customers 55 and over, all Platinum benefits except Online BillPay.

NOW Account Checking Keep just \$700 in your account and there is no monthly maintenance fee. Below \$700, the monthly maintenance fee is only \$7 per month.

Over 55 Account On your 55th birthday you are eligible for our NOW Account Checking with no minimum balance or monthly maintenance fee.

Student Checking 10 Free checks processed per month with an additional service charge of \$ 0.25 per check processed over 10. Students are eligible until their 23rd birthday.

Regular Checking Service charges include \$.25 per check processed. If the balance falls below \$100, there is an additional monthly maintenance fee of \$2.

HomeFree Checking Account is FREE with monthly statements and check images (online only). Free BillPay and Online Banking. First check order FREE. No minimum balance. No limit on branch visits. Other account fees may apply. Valid E-Mail address required.

Money Market Investment Account \$2 monthly maintenance fee if balance drops below \$100. Tiered interest. Limit of six preauthorized transfers per statement cycle.

Statement Savings - \$100 initial deposit to open. \$50 minimum balance to earn APY. \$2.00 monthly maintenance fee if your balance falls below \$50. Limit of six preauthorized transfers per statement cycle.

SAFE DEPOSIT BOXES*

3" x 5"	\$ 25 annual fee
3" x 10"	\$ 35 annual fee
5" x 10"	\$ 55 annual fee
10" x 10"	\$ 80 annual fee
10" x 20" ***	\$160 annual fee
11" x 22" **	\$180 annual fee
16" x 22" **	\$230 annual fee

*Boxes not available at Market St Branch

** Available at Bearden Branch only

*** Available at Isaiah's Landing only

**COMMERCIAL CHECKING AND
CASH MANAGEMENT SERVICES**

Small Business Checking

Average Collected Balance to avoid Maintenance Fee	\$3,000.00
Maintenance Fee (only if balance falls below required minimum)	\$ 15 / mo.
Checks Cleared After First 50	\$.25 each
Items Deposited After First 250	\$.25 each

Other charges and fees will apply on a cash basis according to the Bank's general fee schedule

**Regular Business Checking
(Analyzed Services)**

Maintenance Fee	\$ 18 / mo.
Debits Processed	
Checks	\$.17 each
Electronic Debits	\$.15 each
Credits Processed	
Deposits	\$.55 each
Electronic Credits	\$.24 each
Items Deposited	
On Us	\$.10 each
Regional & Other Fed	\$.12 each
Deposited Check Returned (Chargeback)	\$ 9.00 each

Charges are accrued for any use of uncollected funds (float) or any allowed overdrafts based on prevailing interest rates.

Charges and fees for other services will apply according to the Bank's published fee schedule.

Other Services

Zero / Target Balance Account Maintenance	\$20 / mo.
Sweep Account Fee (Loan or Repurchase Agreement Sweep)	\$60 / mo.

Online Banking with:

Cash Management Tools	\$30 / mo.
Cash Management Tools with BillPay	\$35 / mo.

Other cash management and custom services offered on a quoted basis.

Effective 01/01/2017