

Consumer Account Fees:

Check Printing	Fee depends on style of check ordered
Overdraft (Insufficient Funds / NSF) created by check, or other electronic means.	\$32 per paid item \$32 per returned item
Stop Payment	\$32 per request
Account Transfer Service	\$5 per day
Cashiers Check	\$5 per check
Checking Account Line of Credit (rate)	18%
Deposited Check Returned (Chargeback)	\$9 per check
Check Requiring Manual Encoding	\$5 per check
Item Sent for Collection	\$10 per item
Wire Transfer Domestic (HF Customer Only)	\$15 (incoming)* \$20 (outgoing)*
Wire Transfer International (Available for HF Commercial Customers Only) *(Plus fee charged to Bank)	\$15 (incoming)* \$25-\$60 (outgoing)*
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
Verification of Account	\$10
Commercial Lock Bag	\$25
Rejected Bond Coupon	Fee Charged By Federal Reserve
Loose Coin	3% of total amount presented

Safe Deposit Boxes*

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

* Boxes not available at Market St Branch

** Available at Bearden Branch only

*** Available at Isaiah's Landing only

Checking Account Service Charges

All checking accounts require \$1.00 initial deposit to open.

Advantage Checking

\$8 monthly maintenance fee. \$2 printed statement fee (waived by enrolling in e-statements through Online Banking). Earns interest. .10% basis point increase on the initial opening of any new CD (not applicable on CD renewals). One (1) free order of Home Federal Custom Checks per calendar year. No fee ATM withdrawals (fees may be charged by the other bank's ATM operators). Six (6) non-sufficient funds/overdraft fees refunded per calendar year.

Choice Checking

No monthly maintenance fee. No interest. E-statement only.

Senior Checking

No monthly maintenance fee. No interest. One (1) free order of Home Federal Custom Checks per calendar year. Available for customers 62 and over.

Smart Start Checking

No monthly maintenance fee. No interest. E-statement only. First order of Home Federal Custom Checks free. Customers are eligible until their 25th birthday.

Money Market Investment Account

\$5 monthly maintenance fee if balance falls below \$1,000. Tiered interest.

Statement Savings

\$2 monthly maintenance fee if balance falls below \$50. Earns interest. \$50 minimum balance to earn APY.

Smart Start Savings

No monthly maintenance fee. Earns interest. \$1 minimum balance to earn APY. Customers are eligible until their 25th birthday.

Account Dormancy

Dormant Non-Interest Checking \$5 per month after 1yr of inactivity & balance less than \$5000

Dormant Interest Checking \$5 per month after 1yr of inactivity & balance less than \$5000

Dormant Savings Accts \$5 per month after 1yr of inactivity & balance less than \$5000

Dormant Health Savings Accts \$5 per month after 1yr of inactivity & balance less than \$5000

Dormant Money Market Account \$5 per month after 1yr of inactivity & balance less than \$5000

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.

**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.

Loose Coin
3% of total amount presented