



Georgia Heritage Federal Credit Union

Effective August 15, 2011

Lobby Hours: Monday – Friday 9:00 a.m. to 5:00 p.m. **Drive-thru Hours:** Monday – Thursday 9:00 a.m. to 5:00 p.m.; Friday 8:30 a.m. to 5:30 p.m. Our night deposit opens each business day at 9:00 a.m. Items placed in the night deposit after 9:00 a.m. or on a non-business day will be processed the next business day.

<ul style="list-style-type: none"> • Account Reconciliation/Research – per-hour, minimum 1 hour\$20.00 • ATM/Debit Card Replacement\$5.00 • ATM – Foreign Transactions (non-GHFCU) and foreign inquiry per transaction <ul style="list-style-type: none"> Classic\$2.00 Heritage – 1st two free with Direct Deposit\$2.00 Premier.....FREE E-Account.....FREE • Bad Address Fee/Returned Mail.....\$5.00 • Bill Payment/Home BankingFREE • Check Cashing – per check cashed unless account has an existing minimum aggregate balance of \$200.00 or an additional credit union service is being used.....\$5.00 • Check Copy\$3.00 • Check Printing – One FREE box per calendar year basic checks with direct deposit when ordered through a GHFCU representative. Excludes Money Market Checks and E-Account. Check costs vary by style. • Christmas Club early withdrawal – per withdrawal.....\$10.00 • Collection Items – Incoming\$10.00 • Collection Items – Outgoing\$25.00 • Dormant Account/Escheat – after there has been no transaction or contact with account owner for 5 years\$75.00 • Early Account Closure (if closed within 3 months of opening)\$10.00 • Inactive Account – per month after no activity for 1 year. Share account balance of \$500.00 or greater or if less than 18 years of age, no fee applied\$5.00 • Levies, Garnishments and Legal Proceedings – non-IRS processing fee\$75.00 • Money Market low balance – if balance goes below \$2,500.00 minimum\$15.00 • Money Market excessive withdrawal – for each withdrawal over 6, assessed at end of month\$10.00 • Money Order.....\$5.00 	<ul style="list-style-type: none"> • Monthly Service Fee Checking Accounts <ul style="list-style-type: none"> ClassicFREE Heritage – FREE with direct deposit or minimum \$400.00 balance\$5.00 Premier – FREE with direct deposit or minimum \$2,500.00 balance.....\$6.00 E-Account.....FREE • Notary Services – FREE for credit union members, fee for non-members\$5.00 • NSF – paid or unpaid check, ACH or electronic item. Opt-in required for one time debit or ATM items\$32.00 • Overdraft – per transfer from another deposit account – check, ACH and electronic <ul style="list-style-type: none"> Classic\$5.00 Heritage\$3.00 Premier.....FREE E-Account.....FREE • Official Checks – per check\$5.00 • Phone Payment – preauthorized ACH or web from non-GHFCU savings or checking (on-line).....\$5.00 (Personal Representative)\$20.00 • Phone Payment – preauthorized ACH or web from non-GHFCU Visa or MasterCard (on-line)\$10.00 (Personal Representative)\$20.00 • Repossession Processing\$25.00 • Return Item – per item unpaid items returned by the institution upon which they are drawn, 1st party and 3rd party\$32.00 • Shared Service Center TransactionsFREE • Statement/History Copy (per statement/history copy).....\$3.00 • Stop Payment – draft, ACH or Official Check.....\$32.00 • Wire Transfers – incoming, domestic per wire\$10.00 • Wire Transfers – incoming, international per wire\$25.00 • Wire Transfers – outgoing, domestic per wire\$25.00 • Wire Transfers – outgoing, domestic per wire – discount fee with Premier Checking\$15.00 • Wire Transfers – outgoing, international per wire.....\$50.00
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SAFE DEPOSIT BOX FEES*

3 X 5 Annual fee with no checking, Classic Checking or E-account	\$ 25.00
3 X 10 Annual fee with no checking, Classic Checking or E-account	\$ 45.00
5 X 10 Annual fee with no checking or Classic Checking or E-account	\$ 65.00
10 X 10 Annual fee with no checking or Classic Checking or E-account	\$ 90.00

Safe Deposit Box Drilling
market cost up to \$250.00

Safe Deposit Box Key Replacement
\$25.00

***Discounts on safe deposit box annual fees
with these checking accounts:**

25% discount with Heritage Checking
50% discount with Premier Checking