



**FINANCIAL HEALTH**  
Federal Credit Union

**Effective: March 1, 2018**

**Schedule of Fees & Charges**

<b>Share (Savings) Account</b>	
Membership Share Pledge ( <i>Minimum account balance</i> )	\$10.00
Excess Withdrawal Fee	\$2.00
Holiday/Vacation Club Withdrawal fee	\$5.00
Printed Statement Fee*	\$3.00
e-Statements	Free
Early Closing Fee ( <i>If acct. is closed in &lt;90 days</i> )	\$25.00
Account Reopening ( <i>if reopened in &lt;90 days from closure</i> )	\$25.00
<b>Share Draft (Checking) Account</b>	
Monthly Service Charge	None
Share Draft Copy ( <i>Picked up</i> )	\$1.00
Share Draft Copy ( <i>Mailed or faxed</i> )	\$2.00
Counter Drafts ( <i>Pack of 5</i> )	\$2.50
Overdraft Protection Transfer ( <i>From Savings</i> )	\$2.00
Overdraft Line of Credit Transfer	\$10.00
Courtesy Pay Transaction	\$28.00
Telephone Transfer with Member Svc Rep	\$5.00
Telephone Inquiry with Member Service Rep	\$2.00
Stop Payment Order	\$40.00
Non-Sufficient Funds Item ( <i>paid or returned</i> )	\$25.00
Reconciliation / Account Assistance ( <i>per hour</i> )	\$25.00
Early Closing Fee ( <i>If acct. is closed in &lt;90 days</i> )	\$25.00
Account Reopening ( <i>if reopened in &lt;90 days from closure</i> )	\$25.00

<b>Automated Teller Machine</b>	
ATM Out-of-Network Fee	\$2.00
<i>(ATM withdrawals from Share Savings are subject to the Excess Withdrawal Fee)</i>	

<b>VISA Accounts</b>	
Late Charge	\$25.00
Replacement Card / PIN Change	\$5.50
NSF Check Fee	\$25.00
Statement Copy Fee	\$3.00
Cash Advance Fee 2.00% or Maximum of	\$50.00
Express Card Delivery ( <i>Fed Ex</i> )	\$25.00
Express Card Delivery ( <i>USPS</i> )	\$15.00
ATM Fee	\$2.00
Foreign Transaction Fee	1.00%

<b>Miscellaneous Fees &amp; Charges</b>	
Money Orders	\$1.00
Cashier's Checks	\$4.00
Wire Transfer Fee	\$20.00
Deposited Item Returned	\$25.00
Bad Address Charge ( <i>Monthly</i> )	\$12.00
Dormant Account Charge ( <i>Monthly</i> )	\$5.00
Legal Order Processing Fee	\$30.00
Skip-A-Payment Fee ( <i>Varies with payment</i> ) up to	\$25.00
Loan Modification Fee	\$25.00
Non-Member Check Cashing ( <i>Varies with amount</i> ) up to	\$10.00
Checkless With Us ( <i>Online Bill Pay</i> )	FREE**
Save-To-Win Certificate Withdrawal Fee	\$25.00

<b>FHealthFCU.org</b>	<b>559-7272</b>
1515 N. Senate Ave., Indianapolis, IN 46202	2401 E. 10th St., Indianapolis, IN 46201
777 Indiana Ave., Indianapolis, IN 46202	1115 N. R Reagan Pkwy, Ste. 117, Avon, IN 46123
550 N. University Ste. C1308, Indianapolis, IN 46202	

\*Fee waived for active military, seniors 65 and up and teens under 18 years of age.  
 \*\*10 free transactions per month (\$1.50 for each addl.) when you have direct deposit and pay at least one bill per month. \$5.95 per month if not used for 60 days.



FhealthFCU.org (Home Banking)	<b>FREE</b>
Accessline (Telephone Banking)	<b>FREE</b>
Checkless With Us (Online Bill Pay)	<b>FREE</b>

# Ways to Avoid (Or Reduce) Fees & Charges

## Share (Savings) Account

Membership Share Pledge (Minimum account balance)	This is <b>not a charge</b> , it is your money
Excess Withdrawal Fee	Unlimited <b>FREE</b> transactions in Share Draft Account
Christmas / Vacation Club Withdrawal Fee	Utilize an Emergency Fund account to avoid early withdrawal fees
Printed Statement Fee	Use <b>FREE</b> e-Statements
e-Statements	<b>FREE</b>
Early Closing Fee (If acct. is closed in <90 days)	Do not close the account

## Share Draft (Checking) Account

Monthly Service Charge	None
Share Draft Copy	<b>FREE</b> online
Overdraft Protection Transfer (From Savings)	Transfer online for <b>FREE</b>
Overdraft Line of Credit Transfer	Transfer online for <b>FREE</b>
Courtesy Pay Transaction	Only do transactions when you have the funds to cover them
Telephone Transfer with Member Service Rep	Transfer online or Accessline for <b>FREE</b>
Telephone Inquiry with Member Service Rep	Check accounts online for <b>FREE</b>
Stop Payment Order	\$40.00
Non-Sufficient Funds Item (Whether paid or returned)	Only write checks when you have the funds to cover them
Daily NSF Fee	Only do transactions when you have the funds to cover them
Reconciliation / Account Assistance (per hour)	Reconcile online for <b>FREE</b>
Early Closing Fee (If acct. is closed in <90 days)	Do not close the account
Account Reopening	Do not close the account

## Automated Teller Machine

ATM Out-of-Network Fee	FHFCU and Alliance One ATMs are <b>FREE</b>
ATM / Debit Card Replacement	Safeguard your card

(ATM withdrawals from Share Savings are subject to the Excess Withdrawal Fee)

## VISA Accounts

Late Charge	Utilize payroll deduction to avoid paying late
Replacement Card	Safeguard your card
NSF Check Fee	Only write checks when you have the funds to cover them
Statement Copy Fee	Sign up for <b>FREE</b> e-Statements
Cash Advance Fee 2.00% or Maximum of	\$50.00
Express Card Delivery (Fed Ex)	Regular delivery is <b>FREE</b>
Express Card Delivery (USPS)	Regular delivery is <b>FREE</b>
ATM Fee	\$2.00
Foreign Transaction Fee	1.00%

## Miscellaneous Fees & Charges

Money Orders	Online bill payment <b>FREE</b>
Cashier's Checks	Online bill payment <b>FREE</b>
Wire Transfer Fee	Online bill payment <b>FREE</b>
Deposited Item Returned	Only take checks from trusted 3rd parties
Bad Address Charge (Monthly)	<b>FREE</b> with good address on file
Dormant Account Charge (Monthly)	Do at least 1 transaction per month
Legal Order Processing Fee	\$30.00
Skip-A-Payment Fee (Varies with payment) up to	\$25.00
Loan Modification Fee	No Change— <b>No Charge</b>
Non-Member Check Cashing (Varies with amount) up to	Fee charged to non-members only