



FINANCIAL HEALTH
Federal Credit Union

Effective: December 1, 2019

Schedule of Fees & Charges

Share (Savings) Account	
Membership Share Pledge (<i>Minimum account balance</i>)	\$10.00
Holiday/Vacation Club Fee	\$5.00
Excessive Withdrawal Fee 6 Withdrawals Allowed per Quarter	\$2.00
Printed Statement Fee*	\$3.00
e-Statements	Free
Early Closing Fee (<i>If acct. is closed in <90 days</i>)	\$25.00
Account Reopening (<i>if reopened in <90 days from closure</i>)	\$25.00
Share Draft (Checking) Account	
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	\$31.00
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>)	\$31.00
Reconciliation/Account Assistance (per hour)	\$25.00
Replacement Card / PIN Change	\$5.50
Early Closing Fee (<i>Acct. closed <90 days</i>)	\$25.00
Account Reopening (<i>if reopened in <90 days from closure</i>)	\$25.00

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

VISA Accounts	
Late Charge	\$25.00
Replacement Card / PIN Change	\$5.50
NSF Check Fee	\$31.00
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%

Miscellaneous Fees & Charges	
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
<i>Checkless With Us (Online Bill Pay)</i>	FREE**
Save-To-Win Certificate Withdrawal Fee	\$25.00

FHealthFCU.org	317-559-7272
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	5620 E. 30th Street, Suite A, Indianapolis, IN 46218

*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.



FINANCIAL HEALTH FCU

Serving IU Health and the community

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

Ways to Avoid (Or Reduce) Fees & Charges

Share (Savings) Account	
Membership Share Pledge (Minimum account balance)	This is not a charge , it is your money
Excess Withdrawal Fee	Unlimited FREE transactions in Share Draft Account
Christmas / Vacation Club Withdrawal Fee	Utilize an Emergency Fund account to avoid early withdrawal fees
Printed Statement Fee	Use FREE e-Statements
e-Statements	FREE
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	FREE online
Overdraft Protection Transfer (From Savings)	Transfer online for FREE
Overdraft Line of Credit Transfer	Transfer online for FREE
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 FREE
Telephone Inquiry with Member Service Rep	Check accounts online for FREE
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 FREE
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 FREE
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 FREE e-Statements
Cash Advance Fee 2.00% or Maximum of	\$50.00
Express Card Delivery (Fed Ex)	Regular delivery is FREE
Express Card Delivery (USPS)	Regular delivery is FREE
ATM Fee	\$2.00
Foreign Transaction Fee	1.00%

Miscellaneous Fees & Charges	
Money Orders	Online bill payment FREE
Cashier's Checks	Online bill payment FREE
Wire Transfer Fee	Online bill payment FREE
Deposited Item Returned	Only take checks from trusted 3rd parties
Bad Address Charge (Monthly)	FREE 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— No Charge
Non-Member Check Cashing (Varies with amount) up to	Fee charged to non-members only