



SERVICE & FEE SCHEDULE – Consumer & Business
(Effective December 6th, 2018)

Checking Accounts

Account Name	Monthly Maintenance Fee	ATM Transactions at HIFS and non-HIFS ATMs	Online Banking Services
Personal Checking	No Charge	No Charge ¹	No Charge for Online Banking w/ Bill Pay
Business Checking	No Charge	No Charge ²	No Charge for Online Banking w/ Bill Pay or for Domestic Online Initiated Wire Transfers and ACH
Student Checking	No Charge	No Charge ³	No Charge for Online Banking w/ Bill Pay

Savings Account

Account Name	Monthly Maintenance Fee	Excessive Transaction Fee	Minimum Balance Requirement ⁵
Statement Savings	No Charge	No Charge	\$ 0.00

A savings account has a limit of six debit transactions created by check or other electronic means per statement cycle. Debits in excess of these transaction limits may require HIFS to convert the account into a checking account.

Money Market Savings Account

Account Name	Monthly Maintenance Fee	Excessive Transaction Fee	Minimum Balance Requirement ⁵
Money Market	No Charge	No Charge	\$ 0.00

A Money Market Savings account has a limit of six debit transactions created by check or other electronic means per statement cycle. Debits in excess of these transaction limits may require HIFS to convert the account into a checking account.

Other Services & Fees

ATM/Debit Card	
Transactions at HIFS ATMs	No Charge
Card Activity Charge (Transactions at other Bank's ATMs) ^{1 2 3}	\$ 2.00
Expedited Card	\$ 25.00
Check Collections (Foreign/Domestic) ⁴	\$ 20.00
Inactive Account (Balance \$5.00 or less for 6 Months)	\$ 5.00
Minimum Balance Fee ⁵	No Charge
Statement Copies / Check Copies	\$ 3.00 per item
Overdraft Charge - Business Accounts ⁶	\$ 35.00
(As a result of Insufficient or Uncollected Funds, whether Paid or Returned)	
Overdraft Charge - Consumer Accounts ⁶	\$ 35.00
(as a result of Insufficient or Uncollected Funds)	
Overdraft Charge – 18/65 Accounts ⁶	\$ 5.00
(as a result of Insufficient or Uncollected Funds)	
Overdraft Charge - EFT/ATM Transactions ⁶	No Charge
(as a result of Insufficient or Uncollected Funds)	
Retirement Accounts	
Annual Maintenance Fee	\$ 10.00
Direct Transfer of Asset	\$ 25.00
Return Deposited Item Fee	\$ 7.81
Escheatment Fee	\$ 50.00
Safe Deposit Boxes/Storage Lockers (Not available at all locations. Prices vary by size)	\$ 40.00-\$ 195.00
Lost Key Fee	\$ 50.00
Box Drilling Fee	\$ 150.00
Stop Payments	\$ 25.00
Wire Transfers	
Incoming	\$ 15.00
Outgoing-Domestic	\$ 20.00
Outgoing-Foreign	\$ 35.00
Business Outgoing -Domestic (Online banking initiated)	No Charge
Business Outgoing - Foreign (Online banking initiated)	\$ 15.00
ACH Services	
Incoming	No Charge
Outgoing	No Charge
Remote Deposit Capture	No Charge
Coin Counter	
Customer	5% of total
Non-Customer	10% of total

¹ Customers with "Personal Checking" who maintain an average monthly balance of \$2,500, will not be charged ATM fees by HIFS and will receive rebates for non-HIFS ATM surcharges of up to \$45.00 per statement cycle.

² Customers with "Business Checking" who maintain an average monthly balance of \$2,500, will not be charged ATM fees by HIFS and will receive rebates for non-HIFS ATM surcharges of up to \$45.00 per statement cycle.

³ Customers with "Student Checking" who set up online banking with e-statements and do not order paper checks, will not be charged ATM fees by HIFS and will receive rebates for non-HIFS ATM surcharges of up to \$45.00 per statement cycle.

⁴ Plus correspondent bank fee

⁵ There is no minimum balance requirement to avoid a monthly maintenance fee. However, interest bearing accounts will not earn interest if the daily account balance is below \$ 10.00.

⁶Created by check or other electronic means