



SERVICE & FEE SCHEDULE – Consumer & Business
(Effective September 1st, 2020)

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 banks' ATMs)^{1 2 3}	No Charge
Expedited Card	No Charge
Check Collections (Foreign/Domestic) ⁴	\$ 20.00
Inactive Account (Balance \$10.00 or less for 6 Months)	\$ 10.00
Minimum Balance Fee ⁵	No Charge
Statement Copies / Check Copies	\$ 3.00 per item
Overdraft Charge - Business Accounts⁶	\$ 45.00
(As a result of Insufficient or Uncollected Funds, whether Paid or Returned)	
Overdraft Charge - Consumer Accounts⁶	\$ 45.00
(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	\$ 30.00
Direct Transfer of Asset	\$ 75.00
Return Deposited Item Fee	\$ 7.81
Escheatment Fee	\$ 50.00
Safe Deposit Boxes/Storage Lockers (Not available at all locations. Prices vary by size)	\$ 44.00-\$ 214.50
Lost Key Fee	\$ 50.00
Box Drilling Fee	\$150.00
Stop Payments	\$ 25.00
Wire Transfers (Personal & Business Branch Initiated)	
Incoming	No Charge
Outgoing-Domestic	\$10.00
Outgoing-Foreign	\$15.00
Wire Transfers (Business Online Banking Initiated)	
Incoming	No Charge
Business Outgoing - Domestic	No Charge
Business Outgoing - Foreign	\$15.00
ACH Services	
Incoming	No Charge
Outgoing	No Charge
Business Remote Deposit Capture	No Charge
Mobile	No Charge
Desktop	No Charge
Positive Pay for Businesses	Varies
Merchant Services	Varies
Coin Counter	
Customer	5% of total
Non-Customer	10% of total

¹ Customers with "Personal Checking" who maintain an average monthly balance of **\$1,500** will receive rebates for non-HIFS ATM surcharges of up to \$45.00 per statement cycle. **HIFS will not charge any fees for this activity, regardless of customer balance.**

² Customers with "Business Checking" who maintain an average monthly balance of **\$1,500** will receive rebates for non-HIFS ATM surcharges of up to \$45.00 per statement cycle. **HIFS will not charge any fees for this activity, regardless of customer balance.**

³ Customers with "Student Checking" who set up online banking with e-statements and do not order paper checks will receive rebates for non-HIFS ATM surcharges of up to \$45.00 per statement cycle. **HIFS will not charge any fees for the use of other activity, regardless of customer balance.**

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