

# HONDA

## Federal Credit Union

Toll-Free Number: 800-634-6632

Website: [www.hondafcu.org](http://www.hondafcu.org)

Membership and Deposit Account Features:

### HFCU ATM Access (Unlimited)

- Deposits
- Withdrawals
- Balance Inquiries
- Transfers
- Loan Payments
- First 10 Withdrawals at foreign ATMs

### Family Membership

### Digital Banking

- Free Check Copies

### Audrey (24-hour Telephone Account Access)

### Notary/Medallion Signatures

### No Monthly Service Fees

- Free Checking
- Free Savings

### Monthly/Quarterly Statements Direct

### Deposit

### Payroll Deduction (Honda companies only)

### Shared Branching Access

### In-coming Wire Transfers

### FREE VISA Check/Debit Card

### Honda Business VISA Card

### Voting Privilege for Voluntary Board of

### Directors

## SCHEDULE OF FEES & CHARGES\*

**ATM Withdrawal** \$1.75  
(After 10 free Non-Honda FCU Terminal transactions)

**ATM/VISA Reissue of card before renewal date** \$5.00

**ATM Error Adjustment** \$2.00  
(HFCU ATMs only)

**ATM Card Rush Order** \$14.00

**ATM PIN Number Rush Order** \$14.00

**Bill Pay – In House** \$1.50  
(Per check)

**NSF Bill Pay – In House** \$27.00

**Check Statement Reconcile** \$15.00/hour

**Check Withdraw From Savings** \$2.00  
(First six checks per quarter are free)

**Checking Account Re-instatement** \$25.00

### Charge for Checks

Your checking account will be charged for the total printing costs of the checks, which will vary according to your selection. There is also an additional charge for rush orders.

**Cashier's Checks** \$2.00  
(Available at Torrance Branch only)

**ACH Loan Payment** \$5.00

**Copy of Check/Deposit Item** \$2.00

**Copy of Statement**  
First copy free, additional copies \$2.00

**eDocuments** Free  
(Through Digital Banking)

### Insufficient Funds Fees:

Check Paid \$27.00  
ACH Withdrawal Paid \$27.00  
Check, Unpaid/Returned \$27.00  
ACH Unpaid/Returned \$27.00

### Digital Banking Bill Pay

With eDocuments Free  
Without eDocuments:  
First six months Free  
Per month thereafter \$ 6.00

**Levy/Garnishment Processing** \$10.00  
(Or as specified by court documents)

### Minimum Balance Fee:

Investor's Advantage MM \$25.00  
Premier Savings \$25.00  
Interest Checking \$5.00  
Premier Checking \$25.00

(Charged once per month if balance falls below minimum.)

### Return Check/Deposit Item

First Party \$25.00  
Third Party \$20.00

**Stop Payment via Teller** \$20.00

**Stop Payment via Audrey** \$15.00

**Stop Payment via Online Banking** \$15.00

**Stop Payment Release** \$25.00

**VISA Annual Fee** No fee

**VISA Gift Card** \$3.95

**VISA Card Rush Order** \$14.00

**VISA Cash Advance** No fee

**VISA Draft Copy** \$7.50

**VISA International Service Assessment fee** 1% of U.S. Dollar Transaction Amount

### Wire Transfer (Outgoing)

Domestic \$15.00  
Foreign \$35.00

*\*The Schedule of Fees and Charges does not include fees that may be charged by a third party, also referred to as incidental fees.*

Revised 4/6/2022