

HONDA

Federal Credit Union

Toll-Free Number: 800-634-6632

Website: www.hondafcu.org

FREE 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

VISA Check/Debit Card

Honda Business VISA Card

Honda Business Check Card

Voting Privilege for Voluntary Board of Directors

SCHEDULE OF FEES & CHARGES*

ATM Withdrawal (After 10 free Non-Honda FCU Terminal transactions)	\$1.75
ATM/VISA Reissue of card before renewal date	\$5.00
ATM Empty Deposit Envelope	\$15.00
ATM Error Adjustment (HFCU ATMs only)	\$2.00
ATM Card Rush Order	\$14.00
ATM PIN Number Rush Order	\$14.00
American Express Travelers Cheques Regular Travelers Cheques Travelers Cheques for Two (Per \$100)	Free \$0.50
American Express Gift Check	\$2.50
Bill Pay – In House (Per check)	\$1.50
NSF Bill Pay – In House	\$27.00
Check Statement Reconcile	\$15.00/hour
Check Withdraw From Savings (First six checks per quarter are free)	\$2.00
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 (Available at Torrance Branch only)	\$2.00
ACH Loan Payment	\$5.00
Copy of Check/Deposit Item	\$2.00

Copy of Statement First copy free, additional copies	\$2.00
eDocuments (Through Digital Banking)	Free
Forced Placed Insurance	\$50.00
Insufficient Funds Fees: Check Paid ACH Withdrawal Paid Check, Unpaid/Returned ACH Unpaid/Returned	\$27.00 \$27.00 \$27.00 \$27.00
Bill Pay - Digital Banking With eDocuments Without eDocuments: First six months Per month thereafter	Free Free \$ 6.00
Levy/Garnishment Processing (Or as specified by court documents)	\$10.00
Minimum Balance Fee: Investor's Advantage MM Premier Savings Interest Checking Premier Checking (Charged once per month if balance falls below minimum.)	\$25.00 \$25.00 \$5.00 \$25.00
Return Check/Deposit Item First Party Third Party	\$25.00 \$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 PIN Number Rush Order	\$14.00
VISA Cash Advance	No fee
VISA Draft Copy	\$7.50
Visa Foreign Transaction Fee	1% of U.S. Dollar Transaction Amount
Wire Transfer (Outgoing) Domestic Foreign	\$15.00 \$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 10/4/21*