

**H. P. C. CREDIT UNION**

1234 W CHISHOLM ST  
 ALPENA, MI 49707  
 989-354-4698

**SCHEDULE OF FEES****SHARE DRAFT ACCOUNTS**

Overdraft Transfer Fee .....	\$ 5.00 Each
Overdrafts Returned/Non-returned NSF .....	\$20.00 Each
After 15 Overdrafts within 30 days or unpaid fees .....	Account will be closed
Stop Payment (Check or Money Order) .....	\$ 5.00 Each
.....	\$45.00 Blanket
Box of Checks (Over 3 per year) .....	Cost at time of ordering
Copy of Check .....	\$ 1.00 Each
Copy of Check on Microfilm .....	\$20.00 Each
Returned Box of Checks .....	Postage

**FEES APPLICABLE TO ALL ACCOUNTS (EXCEPT CERTIFICATES)**

ACH Stop Payment	
Single Entry .....	\$ 5.00
Multiple Entries .....	\$20.00
ACH Returned/Non-returned (NSF).....	\$20.00 Each
ATM/Debit Card Overdraft .....	\$20.00 Each
Dormant Account Fee (No Activity in 18 Months) .....	\$2.00/Month
Garnishment/Levy Fee .....	\$25.00 Each
Escheat Fee .....	\$20.00
Account Research/Reconciliation .....	\$10.00 Hour
Statement Copies - Historical (Not available on-line)	
Per Quarter .....	\$ 5.00
Per Year .....	\$20.00
Wire Transfer-Outgoing .....	\$10.00
International Wire Transfer-Outgoing .....	\$25.00
Returned Check Fee (Deposited) .....	\$10.00
Visa Late Fee .....	\$15.00
Printout (Statement or Activity) .....	\$ 1.00 Month

**OTHER FEES**

Cashier's Check Fee .....	\$ 1.00 Each
Money Order Fee .....	\$ 0.50 Each
Frontier Bill Pay Fee .....	\$ 1.50 Each
Early Account Closure Fee (Within the First 90 Days) .....	\$ 5.00
Returned Mail Fee .....	\$ 7.00 Each

Fax Fee .....	\$ 1.00 Page
Replacement Visa/ATM/Debit Card .....	\$10.00 Each
Visa Gift Card (One Time Use) .....	\$ 3.50 Each
Pre-Paid Visa Card	
Purchase .....	\$ 5.00 Each
Reload .....	\$ 2.00 Each
Personalized - Shipping .....	\$10.00 Each
Foreign Objects in Coin .....	\$10.00
DTE Bill Pay Fee .....	\$ 1.50 Each
Consumers Energy Bill Pay Fee .....	\$ 1.75 Each
Dish Network Bill Pay Fee .....	\$ 2.50 Each
Land Contract Calculation Fee .....	\$ 5.00 Each