



HAVASU COMMUNITY
Credit Union

A DIVISION OF LA FINANCIAL CREDIT UNION

SCHEDULE OF FEES AND CHARGES
IMPORTANT: RETAIN FOR YOUR RECORDS

IV. SCHEDULE OF FEES AND CHARGES

Effective: May 1, 2021

Savings/Spending – Monthly Service Charges

Play Account (per month)	\$10.00
Flex Account (per month)	\$7.00
Simple Account (per month) (3).....	\$3.00
waived if daily average balance of a minimum of \$100 is met	
Fresh Start Checking.....	\$12.00
Minimum Balance Fee for Single Service Savings Only	
Accounts (5)	\$3.00/mo
Paper Statement(s) Fee	
Acct. (per month).....	\$3.00

Account Maintenance

Return Mail Fee (change of address).....	\$10.00
Locator Fee (obsolete account address)	\$5.00
NSF-RET (NSF/Uncollected Funds Returned Item - includes overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means).....	\$30.00
OD Privilege Fee (Discretionary overdraft privilege service to pay NSF/Uncollected Funds Items - includes checks, in-person withdrawal, ATM withdrawal, or other electronic means)	\$30.00
Transfer Fee (Overdraft protection transfer from Savings, Checking or Line of Credit).....	\$4.00
Encoding Errors on Checks from Non-Standard Providers (per check - \$75.00/day)	\$15.00
Stop Payment (per item - includes member check, credit union check, Bill Pay and ACH).....	\$30.00
RET-CK Fee (per item - includes deposits and loan payments made in-person, by mail, ATM, or shared branching)....	\$30.00
Account Reconciling Hourly Fee (minimum one hour)	\$50.00
Legal Documents Processing - Tax Levies (per document) .	\$50.00
Special Handling Fee (Account Research).....	\$50.00
Escheat Notice Fee (after 3 years of inactivity)	\$2.00
IRA Maintenance Fee (Annually based on minimum balance) (6).....	\$10.00

Transaction Related

Money Order Fee (per item)	\$5.00
Cashier's Check Fee (per item)	\$7.00
IRA Transfer / Close-Out Fee (per transaction)	\$25.00
IRA Premature Distribution Fee.....	\$25.00
Check Collection Fee.....	\$25.00
Check Cashing Fee (per item) (1)	\$5.00
Domestic (within USA) Wire Transfer (per outgoing transfer) .	\$25.00
International Wire Transfer (per outgoing transfer)	\$50.00
Incoming Wire Transfer (per incoming Domestic/International Transfer)	\$10.00
Payment by Phone (originate payment/deposit from another institution).....	\$12.00

NOTICE: SEE OTHER SIDE FOR ADDITIONAL INFORMATION

Misc. Member Services

Check Order Fee	See vendor price sheet
Express Mail Fee (per envelope)	Actual Cost
Verification of Deposit (2)	\$20.00
Statement Copy Fee (per statement)	\$5.00
Notary Fee - California (per signature)	\$15.00
Notary Fee - Arizona	\$10.00
Rolled Coin Fee (4)	5% of total
Temporary Checks Fee (12 checks)	\$3.00
Check Copy (includes credit union and member checks - first two member checks are free per statement)	\$5.00
Duplicate Tax Form (per form)	\$5.00
Verification of Mortgage	\$20.00
Real Estate Loan Demand for Payoff	\$30.00

ATM/VISA Debit & Credit Cards

ATM Foreign Transaction Fee	\$2.00
ATM/VISA Debit or Credit Card Replacement (per card)	\$10.00
ATM Card Rush Fee (per card)	Actual Cost
VISA Debit or Credit Card Rush Fee (per card)	Actual Cost
VISA International Service Assessment Fee	0.8% or 1%
(Based on purchases and cash advances made in foreign currency or US dollars)	
ATM Deposit Correction	\$5.00

Adjustments made due to NSF checks or deposit amount differences at an ATM, or other than a LA Financial proprietary ATM, will be subject to any additional return fees assessed by the proprietor of that ATM.

Bill Pay Service

Monthly Fee	FREE
Written Correspondence	\$10.00
Non-Disputed Proof of Payment	\$10.00
Returned Payment	\$5.00

The Credit Union reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

(1) Where member has only Primary Savings and the balance is less than \$500.

(2) Same fee applies to Account Letter Verifications.

(3) Waived if average daily balance is at least \$100.

(4) Waived for under 18 years of age.

(5) Minimum Average Daily Balance of \$5,000 to avoid fee (waived for under 18 years of age).

(6) Minimum Balance of \$1,000 to avoid fee (waived for under 18 years of age). Fee will be assessed and is based on the balance on deposit on the last day of the anniversary month of account opening.

