

3Hill Credit Union Schedule of Fees

Effective May 1, 2025

SHARE/SAVINGS ACCOUNT FEES

Lifetime Membership Fee	\$0.25
Monthly Service Fee	No Charge*
*Low Limit Fee – falls below \$5 minimum balance requirement (per month)	\$3.00
Overdraft Fees Per Presentment (Based on available account balance):	
Courtesy Pay Per Item	\$20.00
Overdraft Fee Per Presentment	\$25.00
Non-Sufficient Funds (NSF)/Return Fee Per Presentment (Based on available account balance)	\$15.00

SHARE DRAFT/CHECKING ACCOUNT FEES

Overdraft Fees Per Presentment (Based on available account balance):	
Courtesy Pay Per Item	\$20.00
Overdraft Fee Per Presentment	\$25.00
Non-Sufficient Funds (NSF)/Return Fee Per Presentment (Based on available account balance)	\$15.00
Stop Payment of Check (Single Item)	\$15.00
Stop Payment of Check (Multiple Items)	\$30.00
Per Check Charge	FREE
Check Written on Closed Account/No Share Draft Account Return Fee	\$15.00
Bill Pay Inactivity Fee (When less than 3 bills deducted per month)	\$5.00
Share Draft Copy (available free online for 90 days) (Draft copies unavailable when cleared through ACH)	\$6.00
Share Draft Order (Price varies according to style)	Call 3Hill CU for Details

ATM - DEBIT CARDS

Annual / Monthly Service	\$0.00
ATM Opt-In Overdraft Fee (Based on available account balance**)	\$25.00
Return of ATM Deposit	\$25.00
ATM/Debit Card Replacement Card Fee	\$6.50
Balance Inquiry	FREE
Deposits	FREE
Expedited Replacement Card Fee	At Cost
MasterCard® Debit Card International Cross Border Fee	0.9%

ACH/ELECTRONIC SERVICE FEES

Overdraft Fees Per Presentment (Based on available account balance):	
Courtesy Pay Per Item	\$20.00
Overdraft Fee Per Presentment	\$25.00
Non-Sufficient Funds (NSF)/Return Fee Per Presentment (Based on available account balance)	\$15.00
Stop Payment of ACH/Bill Pay (Single Item)	\$15.00
Stop Payment of ACH/Bill Pay (Multiple Items)	\$30.00

Bill Pay Inactivity Fee (When less than 3 bills deducted per month)	\$5.00
Audio Response Service / Online Service	FREE
Mobile Deposit	FREE
Personal Account Wire Transfer Outgoing (domestic)	\$20.00
Personal Account Wire Transfer Outgoing (international)	\$35.00
Business Wire Transfer Incoming (domestic)	\$20.00
Business Wire Transfer Outgoing (domestic)	\$35.00
Business Wire Transfer Incoming (international)	\$30.00
Business Wire Transfer Outgoing (international)	\$50.00

LOAN SERVICE FEES

Duplicate Title Fee	At Cost + processing fee of \$5.00
Loan Late Fee (After 15 days)	5% of the Payment due, no more than \$25
Loan Research / Reconciliation Fee (per hour)	\$25.00

OTHER SERVICE FEES

3Hill CU Cashier's Checks	\$ 5.00
Account Research / Reconciliation Fee (per hour)	\$25.00
Closed Account Fee	\$5.00
Coin Counting 3Hill CU reserves the right to charge 7% for currency and coin counting.	
Copy of Money Order (each)	\$6.00
Copy of Official 3Hill CU Check	\$10.00
CXI shipping fee for credit union delivery	\$15.00
CXI shipping fee for home delivery	\$25.00
CXI Foreign Currency exchange	\$20.00
Dormant Account Fee (per month after 2 years of inactivity)	\$10.00
Escheat Fee (per account)	\$100.00
Express Delivery Fee (above 3rd party cost)	\$5.00
Fee for Missing and Incorrect Name/SS#/TIN	IRS fee
Foreign Check Deposit	At Cost
Foreign Check Deposit Return	At Cost
Inactive Account Fee (after one year of inactivity)	\$10.00
Incorrect Address Fee (per month)	\$5.00
Interim Account History (printed statement)	\$2.00
IRA Account Closure	\$10.00
Lien/Levy Garnishment/Writ Fee (per item)	\$75.00
Money Order	\$2.00
Money Order Stop Payment Fee (per item)	\$10.00
Non-Member Check Cashing Fee	\$5.00
Official Check Fee (made payable to third party)	\$5.00
Replacement VISA® Gift Card Fee	\$10.00
Returned Deposit Item (in office/ATM/mobile deposit)	\$25.00
Return Mail Fee	\$1.50 or Cost (Greater of)

Stop Payment of Official 3Hill CU Check Fee	\$25.00
VISA® Gift Card Purchase (per card)	\$2.50
VISA® Gift Card Monthly Service Fee (in thirteenth month of non-use)	\$5.00

3Hill Credit Union reserves the right to waive any fee at its discretion when extenuating circumstances exist.

**3Hill Credit Union will not assess overdraft fees on accounts with insufficient available funds only due to authorized transactions where pending authorizations correspond exactly to postings. Any subsequent transaction may be subject to overdraft fees if the subsequent transaction causes an overdraft.