

## FEES & CHARGES

### Consumer Accounts

**Effective June 1, 2026**

All Fees & Charges are subject to change.

#### MEMBERSHIP

- Membership.....FREE
- Membership under age 18.....FREE

#### CLUB ACCOUNTS

##### Educator's Club

- Account Transfer or Withdrawal.....\$10 per transaction

##### Holiday or Vacation Club

- Account Withdrawal Fee.....10% of amount withdrawn,  
minimum withdrawal is \$250
- Failure to complete minimum balance of \$250.....\$10

#### PROGRESSIVE MONEY MARKET ACCOUNT

- Service Fee .....\$10/month  
balance below \$1,500

#### SAVINGS SHARE

- Debit Card Fee.....\$1/month

#### CHECKING ACCOUNTS

- Copy of Check.....\$5 copy
- Courtesy Pay<sup>1</sup>.....\$24.99 per occurrence
- First Step Checking.....\$3.99/month
- Growth Checking<sup>2</sup>.....\$4.99/month
- Non-Sufficient Funds .....\$35/item
- Overdraft Protection Transfer from Another Account.....\$7 each  
\$25 increment
- Starter Checks.....\$1/check (minimum 3 checks)
- Stop Payment.....\$35 each
- Uncollected Funds.....\$35/item

#### Check Orders, Checkbook Covers & Accessories

Pricing varies depending on style and quantity. Speak to an expert by calling 1.800.275.1053.

#### GENERAL SERVICES

- Account Research.....\$30/hour
- Bad Address .....\$10/month
- Deposited Item Returned .....\$30/item
- Escheatment .....\$100/account
- Foreign Currency Exchange .....\$30 per transaction+shipping
- Inactive Account<sup>3</sup>.....\$10/month
- Inactive IRA Account<sup>4</sup>.....\$25/annual
- Legal Process Fee .....\$100/request
- Money Order .....\$3 each
- Non-Member Check Cashing.....\$10 each
- Official Check.....\$5 each  
Withdrawal payable to third party
- Paper Statement Fee.....\$4.99/month  
Waived ages 65 and older
- Statement Copy .....\$10 each

#### ONLINE BANKING

- eStatement.....FREE
- Inactive 365 Days.....\$3/month

#### BILL PAY

- Copy of Check.....\$7 each
- Overnight Payment (Check).....\$14.95 each
- Same Day Bill ACH.....\$14.95 each
- Stop Payment.....\$35 each
- Zelle Stop Payment .....\$35 each

#### ATM TRANSACTIONS

##### First Harvest Credit Union ATMs

- Inquiry.....FREE
- Transfer.....FREE
- Withdrawal (Members) .....FREE
- Withdrawal (Non-Members).....\$3.75 each

##### Non-First Harvest Credit Union ATMs

- Inquiry.....\$1.50 each
- Transfer.....FREE
- Withdrawal .....\$1.50 each

#### WIRE TRANSFERS

- Incoming .....\$10 each
- Outgoing (Domestic).....\$30 each
- Outgoing (International).....See chart

| Transfer Amount         | Fee   |
|-------------------------|-------|
| \$0.01 - \$999.99       | \$50  |
| \$1,000.00 - \$9,999.99 | \$100 |
| \$10,000.00 - Over      | \$250 |

#### MASTERCARD® GIFT CARDS

- Purchase up to \$1,000 .....\$3/each
- Replacement .....\$5

#### RELOADABLE MASTERCARD® PREPAID DEBIT CARDS

- Purchase.....\$5 each
- Purchase Secondary Card<sup>5</sup>.....\$2.50 each
- Reload by Direct Deposit .....FREE
- Reload in Branch.....\$2 each
- Replacement.....\$9.95

#### MASTERCARD® DEBIT CARDS

- Replacement.....\$10
- Rush Replacement .....\$30

#### FIRST HARVEST LOAN PAYMENT/EZPAY

- Online Loan Payment (Debit Card or ACH).....FREE
- Pay by Phone .....\$10

#### ADDITIONAL LOAN FEES

- Consumer Loan Extension/Skip Payment.....\$35 loan below \$50,000  
\$50 loan above \$50,000
- Duplicate Lien Release.....\$5
- HELOC Processing Fee .....\$100
- Loan Amortization Schedule.....\$10
- Loan Late Fee .....See loan agreement
- Loan Modification.....\$225
- Mortgage Cancellation .....\$25 plus county cost
- Subordination Agreement .....\$150

1. See account enrollment disclosure and instructions for full details.
2. Waived for accounts that maintain a minimum average daily balance of \$1,000 or more, or have a monthly direct deposit of at least \$500 or more.
3. Fee assessed after 12 months of inactivity with balance under \$500, with no loan or credit card and account holder is over 18. Fee is assessed per deposit account, not per account holder.
4. Annual fee after one year and balance under \$500.
5. Up to two additional cards per account.