

# HONDA

## Federal Credit Union

Toll-Free Number: 800-634-6632

Website: [www.hondafcu.org](http://www.hondafcu.org)

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

### FREE VISA Check/Debit Card

### Honda Business VISA Card

### Voting Privilege for Voluntary Board of

### Directors

## SCHEDULE OF FEES & CHARGES\*

**ATM Withdrawal** \$1.75  
(After 10 free Non-Honda FCU Terminal transactions)

**ATM/VISA Reissue of card before renewal date** \$5.00

**ATM Error Adjustment** \$2.00  
(HFCU ATMs only)

**ATM Card Rush Order** \$14.00

**ATM PIN Number Rush Order** \$14.00

**Bill Pay – In House** \$1.50  
(Per check)

**NSF Bill Pay – In House** \$27.00

**Check Statement Reconcile** \$15.00/hour

**Check Withdraw From Savings** \$2.00  
(First six checks per quarter are free)

**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** \$2.00  
(Available at Torrance Branch only)

**ACH Loan Payment** \$5.00

**Copy of Check/Deposit Item** \$2.00

**Copy of Statement**  
First copy free, additional copies \$2.00

**eDocuments** Free  
(Through Digital Banking)

**Insufficient Funds Fees:**  
Check Paid \$27.00  
ACH Withdrawal Paid \$27.00  
Check, Unpaid/Returned \$27.00  
ACH Unpaid/Returned \$27.00

**Digital Banking Bill Pay**  
With eDocuments Free  
Without eDocuments:  
First six months Free  
Per month thereafter \$ 6.00

**Levy/Garnishment Processing** \$10.00  
(Or as specified by court documents)

**Minimum Balance Fee:**  
Investor's Advantage MM \$25.00  
Premier Savings \$25.00  
Interest Checking \$5.00  
Premier Checking \$25.00  
(Charged once per month if balance falls below minimum.)

**Return Check/Deposit Item**  
First Party \$25.00  
Third Party \$20.00  
Returned Payment \$15.00

**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 Cash Advance** No fee

**VISA Draft Copy** \$7.50

**VISA International Service Assessment fee** 1% of U.S. Dollar Transaction Amount

**Wire Transfer (Outgoing)**  
Domestic \$15.00  
Foreign \$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 6/24/2023*