

2018 Fee Schedule for Horizon Utah Federal Credit Union

Checking Services

<i>Insufficient Funds & Courtesy Pay</i>	Overdrafts caused by NSF Checks, ACH Debits, Debit Card Charges, ATM Withdrawals and On-line Bill Payments	\$25.00 ea.
<i>Overdraft Protection and Transfer of Funds</i>	Automatic Transfer from Shares to cover Overdraft of Checking Account (Maximum of 6 Per Month)	\$10.00 ea.
<i>Bill Pay from Checking*</i>	Pay Bills through It's Me 24/7	0.75 ea.
<i>Stop Payments</i>	Single check	\$15.00 ea.
	Range of checks (More than 2)	\$35.00
	ACH	\$15.00 ea.

Electronic/Card Services

<i>Account to Account Transfers*</i>	Transfer from Horizon to accounts at other institutions	.50 ea.
<i>ATM Services</i>	If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction. Card transactions made in foreign countries will include a fee of 1% of the transaction amount to cover currency conversion. Your first three ATM inquiries are free. A charge of \$.50 per inquiry will be charged thereafter.	

Individual Retirement Accounts

<i>IRA Services</i>	Closed IRA within 90 days of opening	\$25.00
	Withdrawals within the first 90 days from opening	\$10.00 ea.
	Low Balance/Inactivity Fee (<\$2000 or inactive for 12 mos.)	\$15.00 ann.

Collections

<i>Collection Services</i>	Foreign Item Collection	\$25.00 ea.
	US Dollar/Canadian	\$2.50 ea.

Miscellaneous Services

<i>Copies of Statements</i>	(E-Statements are free)	\$3.00 ea.
<i>Dormant Account</i>	12 mos. Inactivity and 18 years of age or older	\$5.00 mo.
<i>Early Membership Closure</i>	Within 90 days of account opening	\$5.00
<i>Invalid Address-Return Mail</i>	Undeliverable Mail Handling	\$5.00 per occ.
<i>Money Orders*</i>	Up to \$2000	\$1.00 ea.
<i>Payments by Phone</i>	ACH, Visa Debit or Credit Card	5% of payment with \$5.00 min.
<i>Return Deposited Items/CU Checks</i>	Cashed/Deposited Return Item	\$15.00 ea.
<i>Skip-a-Pay</i>	Deferral of Loan Payment (Consumer non-revolving only)	\$25.00 ea.
<i>Wire Transfers</i>	Domestic Wire In	\$10.00 ea.
	Domestic Wire Out	\$15.00 ea.
	International In	\$10.00 ea.
	International Out	\$50.00 ea.

***Fee may be reduced or waived depending on account relationship**