HAVEN CREDIT UNION

Business Service Fee Guide

Type	Amount	Notes
GENERAL ACCOUNT		
Account Escheatment	$30.00	Processing unclaimed property for transfer to the state
Below Minimum Share Balance	$2.00/month	
Cashier's Check	$2.00 each	One free per month
Cashier's Check or Money Order – Declaration of Loss	$25.00	Conditions may apply
Cashier's Check or Money Order – Reissue Fee	$5.00	Original item returned to the credit union
Closed Account	$5.00	If closed within the first 90 days of account opening
Counter Checks	$2.00/sheet	Four checks per sheet
Inactive Account Fee	$4.00/month	No transactions for 180 days
Incorrect Tax ID Number	$5.00/month	SSN, ITIN, or EIN
Money Order	$2.00 each	
Paper Statement Fee	$2.00/month	Waived for primary owners age 65 and older
Account Research	$35.00/hour	One-hour minimum
Returned Statement/ Bad Address	$4.00/month	
Statement Copy/ Account History	$2.00/month	
ACH/WIRE		
ACH Return Fee	$25.00	
Domestic Wire Transfer (Incoming)	$10.00	
Domestic Wire Transfer (Outgoing)	$15.00	
International Wire Transfer	$40.00	
BUSINESS BASIC ACCOUNT		
Monthly Service Charge	$5.00	Waived with eStatements, a monthly average daily balance over $1,000, or 501(c)(3) status
Monthly Transaction Charge	15¢ per transaction	No charge for first 250 transactions per month
BUSINESS PREMIER ACCOUNT		
Account Setup Fee	$25.00	One-time setup fee
Monthly Service Charge	$20.00	Reduced to $15.00 with eStatements; waived with a monthly average daily balance over $10,000 or 501(c)(3) status
Monthly Transaction Charge	5¢ per transaction	

Type	Amount	Notes
BUSINESS PREMIER ACCOUNT (CONTINUED)		
Remote Deposit Capture – Scanner	$125.00	One-time setup fee
Remote Deposit Capture – Service/Usage	$50.00/ month	Per scanner
DRAFT/TRANSACTION		
Check Copy	$2.00	Available free online for 90 days
Courtesy Pay	$20.00	Per posted transaction of $20 or more that creates or increases an overdraft; coverage at the credit union's discretion
Foreign Check Deposit	$5.00 per item	Canadian items up to $2,000
Foreign Check Deposit	$60.00 per item	Canadian items over $2,000; items from other countries; or items we have reason to believe will not be paid
Out-of-Network ATM Withdrawal	$2.00	Co-Op ATMs are considered in-network
Returned Check Fee – Nonsufficient Funds (NSF)	$25.00	
Stop Payment	$10.00	Individual checks or a series
CARDS (ATM, CREDIT, DEBIT, GIFT & MONEY)		
Gift Card	$2.00 each	
Nonmember Cash Advance	1% of advance	$5.00 minimum
Receipt Copy	$10.00	
Visa Card Replacement	No charge $5.00 $10.00	Worn or stolen card Lost card: first time Lost card: each additional
Rush Shipping	$20.00	
TravelMoney Card (Reloadable)	$5.00 each	
LENDING*		
Vehicle Collateral Insurance Fee	1% of loan balance	No proof of insurance
Extension Agreement	$25.00	
Modification of Trust Deed	$500.00	
Skip-a-Payment	$25.00	Donation to charitable foundation
Subordination Agreement	$250.00	
SAFE DEPOSIT BOX		
Box Drilling or Lost Key		Member pays locksmith's fee

**See loan agreements for additional fees and charges.*

As of November 1, 2025