HAVEN CREDIT UNION

Consumer 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; $1.00 for GoldStar® members
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; $1.00/ sheet for GoldStar® members
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	$1.00 for GoldStar® members
Paper Statement Fee	$2.00/month	Waived for members under age 18 or age 65 and older
Account Research	$35.00/hour	One-hour minimum
Returned Statement/ Bad Address	$4.00/month	$1.00/month for GoldStar® members
Statement Copy/ Account History	$2.00/month	$1.00/month for GoldStar® members
ACH/WIRE		
ACH Return Fee	$25.00	
ACH Withdrawal Fee: ATM Accounts	$7.50/day	Applies on days ACH withdrawals post
Domestic Wire Transfer (Incoming)	$10.00	
Domestic Wire Transfer (Outgoing)	$15.00	
International Wire Transfer	$40.00	
DRAFT ACCOUNTS		
Below Minimum Balance	$5.00/month	
GoldStar® Draft Monthly Maintenance Fee	$10.00/month	Waived with a $2,500 average daily balance OR a $300 direct deposit plus five monthly account transactions and one loan product.
GoldStar® Draft Service Fee	$50.00 one-time	Fee applies if a GoldStar® Draft account is switched to another share draft product or closed while program benefits are active. The fee is waived if no program benefits are active.

Type	Amount	Notes
DRAFT ACCOUNTS (CONTINUED)		
Fresh Start Draft Account Opening Fee	$20.00	
Fresh Start Draft Monthly Account Fee	$7.00/month	Reduced to $4.00/month with an average balance of $750+
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.* *Not a GoldStar® member? See your branch for details.* *As of November 1, 2025*