225 South East Street
(Indiana Farm Bureau Insurance Building)
Suite 160
Indianapolis, IN 46202
Ph/317/923-4747
Hours: Monday—Friday
9:00 am—3:30 pm

1828 N Meridian Street
(IBEW Local 481 Building)
Suite 102
Indianapolis, IN 46202
Fx/317/923-4830
Hours: Monday - Friday
10:am - 4:30 pm, open 'til 6p Wed

HOOSIER FARM BUREAU CREDIT UNION

"Members helping members since 1931"

Fee Schedule for Products and Services

As of January 9, 2014

The following fees and/or charges may be assessed against your account

Share Draft Accounts—Checking

No monthly fee
First Debit Card / No fee
Opening balance required/ $50.00
Share Draft (Check) Printing/ varies on style selected

Share– Savings

No monthly fee
First Debit Card / No fee
Opening and minimum balance required/ $5.00
Dividends / Varies (see rates page)

Money Market

Average daily balance to avoid fee/ $2500
Monthly maintenance fee if below $2500/ $5.00
Dividends / Varies on balance (see rates page)

All other Account Types

Other Fees / Applicable as all other
Dividends / Varies on account (see rates page)

ATM Transactions at HFBCU owned machine

Withdrawals/ Free
Transfers & Balance Inquiries / Free
Withdrawals for non-HFBCU owned cards/ Free

ATM Transactions at non-HFBCU owned machine

Withdrawals/ 4 free/month
Transfers & Balance Inquires / Included with withdrawals
Fee for excess of 4 / $1.00 each

Surcharge-free withdrawals at ATM's with Alliance One and the Co-Op network.. Surcharges at non-HFBCU owned machine for the use of HFBCU cards are not controlled by HFBCU

STAFF:

Jennifer Mulligan, CEO
Jeanna Richardson, Assistant Manager
CeAnn Dick, Financial Services Representative
JJ Kerr, Teller
Jennifer Hollenbaugh, Teller
Brooke Moore, Teller
Evelyn King, Teller
Gayle Pieper, Internal Auditor

Online Services

Perfect Teller / FREE
E-Sign Statements / FREE
Email Requests / FREE
Online Bill Pay/ 1 month free, $4.95 per month after
Other Bill Pay Fees/ Variable (see Bill Pay disclosure)

Loans

Auto Title filing with BMV / $50.00
Legal Processing Fees / $20.00
Garnishment, Injunction, or Levy
Attorney Fees / Vary with situation
Visa Return Check Fee / $25.00
Visa Overlimit Fee / $20.00
Refinance Fee / $100.00
GAP Insurance / $250.00 per vehicle

Other

Prepaid Visa Gift Card (minimum $25.00) / $5.00 per card
Money Orders (maximum $1000.00) / $2.00
Cashiers Checks / $5.00
Checks made payable to account holder / Free
Notary Public Service / Free
Stop Payment Orders / $30.00
Domestic Wire Transfers / $20.00
Share Draft (Check) Copy Printout/ $5.00
Share Draft (Check) Copy / Free through Perfect Teller
Statement Copy / $5.00
Statement / Free through Perfect Teller and Sybil
Bad Address Fee / $5.00 per occurrence
Early Withdrawals from Christmas Club accounts / $5.00
Excessive Vacation Acct Withdrawals/ $2.50 each after 2 per month
Check Cashing Fee (for share balances under $50) / $5.00
Check Cashing Fee (for non-member with member check) /$5.00
Returned Check Fee (under $2,500)/ $15.00 each time presented
Returned Check Fee (over $2,500)/ $25.00 each time presented
Account Reconcilement Fee / $30.00 per hour
Transfers under $100.00 / $1.00
Transfers under $100.00 done by Perfect Teller, Sybil, or email/ Free
Negative Share Balance Fee / $10.00
Automatic Overdraft Transfer / $5.00 per item
Automatic Overdraft Transfer with Overdraft Line of Credit / Free
Account Overdraft / $30.00 per item
Research Fee / $30.00 per hour
In-Active Account Fee (after 1 year) / $5.00 per month
Collection of Foreign Item / $5.00 per item
Adjustment or Chargeback (non-fraud related) / $15.00
Close / Re-open membership (within 90 days of open / close)/ $5.00
Replacement Debit Card / $5.00 per card
Replacement Debit Card Pin / $5.00 per pin
ACH Origination Fee / $5.00 per origination
Union Dues Transfer / $2.50 per Transfer

Prices are subject to change without notice These fees apply to all accounts