

Fee Schedule

Effective November 1, 2023

HopeSouth's Daily Cut-Off Time:

All deposits or transactions received after the time we close for business on a day we are open, received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open.

HopeSouth's Business Day Disclosure:

Our business days are Monday through Wednesday, 8:00 am to 5:00 pm, and Thursday through Friday, 8:00 am to 5:30 pm, excluding federal holidays.

Statement Fees	
Activity Printout	\$2.50 each
Statement Balancing	\$20 per hour
Statement Copies	\$5 each
Paper Statement Fee	\$1 per statement
Card Fees	
Card Replacement	\$10
Reloadable Visa® Debit Card	\$5
Free to reload Visa® Debit Card	\$5
Prepaid Visa® Gift Card	\$3
ATM Fees	
Withdrawals	No Fee
Transfers	No Fee
Point of Sale Transaction	No Fee

Checking Account Fees	
Greater Advantage <i>(if balance less than \$200)</i>	\$5 per month
Fresh Start Account	\$17.50 per month
Dormant Account <i>(if balance less than \$500)</i>	\$5 per month
Overdraft, returned ACH, and insufficient funds (NSF)	\$30 each
Checking or ACH Stop Payment Request or Renewal	\$30
Research	\$20 per hour
Check Fees	
Counter Checks	First 4 free, \$1 each additional
Cashiers Checks	\$2
Money Orders	\$1 each
Stop Payment/Refund Claim <i>(MoneyGram)</i>	\$12
Check Copies	\$1 each
Check Orders <i>(1 free plain check box per year)</i>	Cost varies based on style
Point of Sale Transaction	No fee

Check Cashing Fees	
Check under \$300	\$3*
Check over \$300	\$5*
*No fee if Savings Account balance is over \$2,500	
Cashed Item Returned	\$10 per item
Wire Transfer Fees	
Domestic Incoming	\$20
Domestic Outgoing	\$20
International Foreign Denomination	\$25
International US Dollars Denomination	\$50
Other Fees	
Closing or Reopening of Account <i>(for 6 months or less)</i>	\$10
Tax Levies or Garnishments	\$10 each
Invalid Address fee <i>(if notified by return of US mail)</i>	\$3 monthly
Member Fax	\$1 per page
Member Copies	\$0.10 per copy

HopeSouth.org • 864.366.9602

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.

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