



## Fee Schedule

Because Heritage Grove is a not-for-profit financial cooperative, we work hard to keep our costs for services affordable for our members. In addition, we offer a wide variety of free services, including:

### We offer a wide variety of free services including:

- Free Checking
- Free VISA® Debit Card with no monthly fee and no annual renewal fee
- Free Members Rewards Program for debit and credit card users
- Free Shared-Branching Network
- Free Internet Banking
- Free Bill Payer
- Free Mobile Banking
- Free eStatements
- Free copies of checks (available through online banking)
- More than 50,000 fee-free ATMs
- Free 24-Hour Teller
- Free coin counting (for personal accounts)
- Free education seminars

### Credit Union Account and Service Fees

These Fees are Accurate as of: February 22, 2020

Subject	Fee
Auto Transfer for Overdraft Protection	\$3.00 per transfer
Loan Payment by Non-Heritage Grove Credit/Debit Card	\$10.00
Check copies	\$2.00 per check
Account Research/Reconciliation Fee	\$25.00 per hour
Return Deposit Item (own check)	\$29.00
Return Deposit Item (not own check)	\$10.00
Outgoing Domestic Wire Transfer	\$20.00
Outgoing International Wire Transfer	\$40.00
Money Order	\$2.00
Credit Union Check	\$3.00
Stop Payment (Check or ACH)	\$29.00

Subject	Fee
Item Sent for Collection	\$25.00
ATM/Debit Replacement Card	\$5.00
ATM/Debit Card PIN Replacement	\$2.00
Bad Address Fee	\$2.00 per month
Non-Member Check-Cashing Fee	\$5.00 per item
Share Account Minimum Balance Fee (if balance drops below \$100, member is 19 years or older, and has no other active services such as checking, loan, money market, or certificate account).	\$5.00 per month
Statement Printing	\$2.00 per statement
Copies (per page)	\$1.00
Faxing (per fax)	\$2.00

### Checking Account Fees

These Fees are Accurate as of: February 22, 2020

Subject	Fee
Non-Sufficient Funds/Overdraft (per item)	\$29.00
Overdraft Privilege Fee	\$29.00
Overdraft Privilege Collection Fee	\$15.00
Uncollected Funds Fee	\$29.00
Monthly Account Fee for Dividend Share Draft (if average daily balance falls below minimum required)	\$5.00
Monthly Account Fee for Fresh Start Checking	\$10.00
Temporary Check Printing	\$2.00 per page

### Loan Fees

These Fees are Accurate as of: February 22, 2020

Subject	Fee
Late Fee for Consumer Loans	5% of payment, \$25.00 minimum
Indirect Loan Processing Fee (waived for current members)	\$20.00
Loan Modification Fee	\$65.00

Subject	Fee
Skip Payment Fee	\$35.00
VISA® Late Payment Fee	\$25.00
VISA® Cash Advance Fee	3% of the cash advance amount (\$10 minimum)
VISA® Foreign Currency Conversion Fee	1% of purchase amount
Late Fee for Home Equity Loans	5% of payment, \$25.00 minimum

Credit card APRs range from 11.90% to 18.00% APR. Rate is variable. Rates are current as of February 22, 2020 and subject to change. Cash advance fee is \$10 or 3%. Balance transfer fee to transfer a balance to Heritage Grove is 0% as of February 22, 2020.

**Ready to get started?**

You can apply online at [OurGroveCU.com](http://OurGroveCU.com), call us at 503-588-0211 or you can stop by the branch. We look forward to assisting you.

[Apply Now](#)

**Not a member yet?**

If you or a family member\* live, work, attend school or worship in Marion, Polk or Yamhill counties, or if you have a relative who is already a member, we'll be glad to sign you up so that you can enjoy the benefits of membership.

\*Family member is defined as a parent, grandparent, sibling, spouse or child.



631 Winter Street NE, Salem, OR 97301 | 503.588.0211 | [OURGROVECU.COM](http://OURGROVECU.COM)

Federally insured by NCUA | Equal Housing Lender | Equal Opportunity Lender

