



SCHEDULE OF FEES

ACCOUNT BALANCE FEES

Star Checking	\$ 5.00 if below minimum daily balance
Star Savings	\$ 3.00 if below minimum daily balance
Premium Money Market	\$12.00 if below minimum daily balance
Platinum Money Market	\$20.00 if below minimum daily balance
Business + Checking	\$10.00 if below minimum daily balance
HVB Business Anywhere	\$15.00 if below minimum daily balance
Business Money Market	\$12.00 if below minimum daily balance
Overdraft Protection Transfer	Free
Checkbook Balancing or Account Research	\$25.00 per hour
Early Account Closing Fee (Within 6 Months of Opening)	\$18.00

DEBIT AND ATM CARD FEES

Non-HVB ATM Withdrawal or Inquiry	Free
Point of Sale Purchase – Using PIN	Free
Point of Sale Purchase – Using Signature	Free
Reissue of VISA Debit Card or ATM Card	\$ 6.00

ACCOUNT SERVICING FEES

Overdraft Charge (Charge to Return Check) Created by Check, In-Person Withdrawal, Uncollected Funds, or Other Electronic Means	\$37.00
Overdraft Charge Created by ATM & Everyday Debit Card Transactions on Accounts that have Opted In to Extended Coverage	\$18.00
Returned Deposited Item	\$12.00
Returned Payment to HVB Loan	\$20.00
Excessive Debit Transaction Charge for Savings or Money Market Accounts (Reg. D)	\$18.00 per occurrence
Court Attachments, IRS Levies, Etc. – Processing Fee	\$75.00
Court Attachments, IRS Levies, Etc. – Legal Fee Reimbursement	Cost

INACTIVITY FEES

Checking Account Inactivity After 2 Years	\$5.00 per month
Savings Account Inactivity After 2 Years	\$5.00 per month
Escheated Account	\$75.00

MISCELLANEOUS FEES

Wire Transfer In	\$12.00
Wire Transfer Out (Domestic)	\$18.00
Wire Transfer Out (International)	\$60.00
Stop Payment	\$20.00
Money Order Purchase	\$ 5.00
Official Check	\$ 7.00
Returned Mail	\$ 6.00 per statement
Duplicate Statement or Check Copy	\$ 5.00
Canadian/Foreign Collection Item	\$18.00 per item plus exchange rate
IRA Outgoing Transfer	\$15.00
Night Deposit Bag (refundable upon satisfactory return of bag & keys)	\$25.00 per bag
Item Processing Fee (Commercial Accounts Only)	\$0.15 per item over limit

SAFE DEPOSIT BOXES

3" x 5"	\$ 30.00
5" x 5"	\$ 45.00
3" x 10"	\$ 60.00
5" x 10"	\$105.00
10" x 10"	\$150.00
Late Rental Payment	\$ 5.00
Replacement of Key	\$ 12.00
Drilling of Box	\$150.00