



Common Fee Schedule

As of September 08, 2025

Bylaw Requirements

You must complete payment of a \$20.00 membership fee as a condition of admission to membership if 18 years of age and older.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Debit / ATM / Credit Cards and Transactions

Replace/re-issue debit/credit card (per card)	\$6.00
Returned Visa payment	\$15.00
Statement/Copy fee	Varies
Cash advance from Visa	\$3.00 or 3% of transfer (whichever is greater)

Transactions - withdrawal, deposit, transfer, balance inquiry, including incomplete transactions:

CO-OP network ATMs	No charge
Non CO-OP network ATMs	\$0.50 per transaction
Any ATM surcharges levied by other financial institutions and other fees will be charged to your share draft or share account. Any other costs that Horizon Credit Union may be charged by the ATM/Visa network regarding your ATM/credit/debit card will be passed onto you.	
ATM Surcharge (Non-Member)	\$3.50

Checking Accounts

Check printing	fee depends on style of check ordered
Insufficient funds & Courtesy Pay	\$29.00
Bridge Checking, if balance drops below minimum	\$6.00 / month
Overdraft transfer fee from eligible accounts	\$1.50 / per item
From Visa	\$3.00 or 3% of transfer (whichever is greater)
Copies of checks	2 free per month, then \$2.00 per check for checks cleared in the last 6 months, \$5.00 per check for those cleared more than 6 months up to 7 years.

Business Share Draft (Checking)

Up to 40 checks.	\$6.25
41 checks or more.	\$0.15 each

Small Business Checking

Paper statement fee	\$5.00
100 checks or more	\$0.20 each
Small Business Savings paper statement fee.....	\$5.00
Business Money Market, if balance drops below minimum.....	\$10.00 / month

Safe Deposit Boxes

Safe deposit box rental (Not available at all locations)

3x5x22.....	\$20.00 / year
5x5x22.....	\$30.00 / year
3x10x22.....	\$35.00 / year
5x10x22.....	\$45.00 / year
10x10x22.....	\$80.00 / year
Replacement key	\$14.00
Drill box fee (if both keys are missing)	\$145.00

Additional fees may apply depending on branch location

Online Services

Online bill pay

Insufficient funds and Courtesy Pay fee.....	\$29.00 each
Incorrect payment address fee	\$29.00 each

Other Fees and Charges

Cashier's Check.....	\$3.00 each
Returned check fee.....	\$25.00
Account activity printout	\$2.00
Stop payments (all items)	\$25.00
Wire transfers, outgoing domestic	\$15.00
Notary service (members only)	No charge
Return mail fee.....	\$5.00
Inactive account (after 12 months of no activity).....	\$5.00 / month
IRA termination fee	\$25.00
Health Savings Account	\$3.00 /month
Account balancing/research assistance	\$15.00 / hour