

# Heritage Christmas Club Savings

## Pricing and Services Information



### Account Opening & Usage Fees

Maintenance Fee	None	No monthly maintenance fee for using this account
Interest-Bearing	No	
ATM Fees	NA	Withdrawals from this account are not permitted.
	NA	Withdrawals from this account are not permitted.
Excess Withdrawal Fee	NA	Withdrawals from this account are not permitted.
Stop Payment Fee	NA	Withdrawals from this account are not permitted.
Returned Deposit Item Fee	None	No fee when an item that you deposit is rejected by another financial institution and returned to us.
Dormant Account Fee	None	

### Other Service Fees

Account Research Fee	\$ 20	Per hour of research performed
ATM or Debit Card Replacement Fee	NA	Withdrawals from this account are not permitted.
Foreign (non-U.S.) Deposit Item Fee	\$ 10	Per item deposited
Photocopy or Fax Fee	\$ 0.25	Per page
Incoming Wire Transfer Fee	\$ 15	Per wire transfer
Domestic Outgoing Wire Transfer	NA	Withdrawals from this account are not permitted.
International Outgoing Wire Transfer Fee	NA	Withdrawals from this account are not permitted.
Levy, Garnishment or Attachment Fee	\$ 75	Per occurrence
Cashier Check Fee	\$ 5	Per check (charged at time of purchase)
Money Order Fee	\$ 3	Per check (charged at time of purchase)

### Transaction Posting Order

*(The order in which withdrawals and deposits are processed)*

Withdrawals from this account are not permitted. However, the following outlines the Bank's posting order that will otherwise apply.

The Bank posts transactions only on Business Days. Deposits and credits are posted first, followed by specific types of debits, as generally outlined below. Fees and interest, if any, are posted last. No posting order is neutral to all parties of a transaction and understanding this fact, the bank has chosen to post items in the following order:

- ATM transactions made at foreign ATM machines by lowest to highest amount, followed by Heritage Bank ATM transactions by lowest to highest amount.
- Over the counter withdrawals and in-person account to account transfers by lowest to highest amount.
- Telephone account to account transfers by lowest to highest amount.
- Recurring ACH, Electronic Bill Pay and Electronic Draft Checks by lowest to highest amount, followed by non-recurring items of these types by lowest to highest amount.
- Online banking account to account transfers by lowest to highest amount.

The description above is generally how the Bank handles transaction posting order. The bank reserves the right to post in any order.