

Heritage Freedom Checking

Pricing and Services Information



Account Opening & Usage Fees

Maintenance Fee	None	No monthly maintenance fee for using this account.
Interest-Bearing	No	
ATM Fees	None	Fee for using a Heritage Bank ATM.
	\$ 2	Fee for using a Non-Heritage Bank or Non-Allpoint ATM
Paper Statement Fee	\$ 3	Per month if you receive a paper statement. The fee is not charged if you only receive an e-Statement. This fee will show on your statement as "Service Charge".
Stop Payment Fee	\$ 33	Per item to stop payment.
Returned Deposit Item Fee	\$ 10	Fee for each item that you deposit that is rejected by another financial institution and returned to us.
Dormant Account Fee	\$ 5	Per month after your account has had no activity for 36 months. No fee if balance is greater than \$50.

Please see the back of this document for a list of additional service fees.

Overdraft & Returned Item Fees

Overdraft Item Fee	\$ 33	Per item if we pay an overdraft created by a check, in-person withdrawal, ATM withdrawal or other electronic means even though you don't have enough money in your account. Maximum of 5 fees (\$165) per day. Not charged when your account is overdrawn by \$5 or less.
Returned Item Fee	\$ 33	Per item when you don't have enough money in your account and we return a check, transfer, or withdrawal by electronic means. Maximum of 5 fees (\$165) per day. If an item is returned and then re-presented, you could be charged more than one Returned Item Fee for that same item.
Overdraft Transfer Fee	None	When we transfer funds from a linked savings, checking, or money market account, or from a line of credit or Home Equity Line of Credit to cover an overdraft in your account.

Transaction Posting Order

(The order in which withdrawals and deposits are processed)

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 checks and in-person account to account transfers by lowest to highest amount.
- Telephone account to account transfers by lowest to highest amount.
- All one-time debit card transactions by lowest to highest amount, followed by recurring debit card transactions 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.
- Checks cashed over the counter or deposited in another customer's account by lowest to highest amount, if no check number, otherwise by lowest to highest check number.
- Incoming checks with no check number by lowest to highest amount, followed by checks with check numbers by lowest to highest check number.

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

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Other Service Fees

Account Research Fee	\$ 20	Per hour of research performed
ATM or Debit Card Replacement Fee	\$ 10	Per card request. Waived for initial reorder if lost/damaged.
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 Fee	\$ 25	Per wire transfer
International Outgoing Wire Transfer Fee	\$ 50	Per wire transfer
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)