



Fee Schedule: Personal Deposit Accounts & Services

Account-Specific Fees

See product-specific disclosures provided separately for any fees, including monthly services fees, or fee waivers applicable to your account product type.

ATM and Debit Card Fees

- Replacement ATM/Debit Card.....no charge
 - ATM Transaction Fees:
 - ATM withdrawal owned by HomeTrust.....no charge
 - ATM withdrawal not owned by HomeTrust..... \$2.00
- Note, the owner of the ATM may also charge a fee.*

Overdraft and Returned Item Fees

- Overdraft Protection Fee (per transaction):
 - Transfer from Deposit Account.....no charge
 - Transfer from Cash Reserve².....no charge
 - Transfer from Home Equity Line of Credit²no charge
- Overdraft Fee..... \$35.00
 - Maximum of 3 overdraft fees per day.*
 - No charge if account is overdrawn less than \$10.*
 - No charge for overdrafts caused by transactions less than \$5.*
- Returned Item Fee..... \$35.00
- Large Item Return (over \$5,000) Notification Fee..... \$7.00
- Deposited Items Returned
 - Checks written by account holder..... \$35.00
 - Checks written by others..... \$5.00
 - Loan payments returned.....up to \$35.00

Subject to applicable law.
- Items Presented for Collection.....\$25.00

Online and Mobile Banking Fees

- See Online Banking Terms & Conditions and Mobile Banking Terms & Conditions for more information regarding online banking services.
- Online Banking Account Access.....no charge
 - Mobile Banking & Mobile Deposit.....no charge
 - Transfer between your HomeTrust Accounts.....no charge
 - Bill Payment
 - Standard Delivery.....no charge
 - Same-Day Electronic Payment..... \$9.95
 - Rush Delivery of Paper Check..... \$14.95
 - External Account Transfer (transfer to/from yourself)
 - Standard, 3-Day Delivery – Outbound..... \$3.00
 - Standard, 3-Day Delivery – Inbound.....no charge
 - Next-Day Delivery, Outbound..... \$7.00
 - Next-Day Delivery, Inbound..... \$3.00
 - Wire Transfer – Domestic..... \$15.00
 - Zelle – Stop Payment Fee.....\$10.00

- Official Check Purchase¹..... \$5.00
- Stop Payment Fee, per item..... \$30.00
- Transfer to Another HomeTrust Account
 - Initiated online or via Telephone Banking.....no charge
 - Initiated by phone through HomeTrust employee..... \$5.00
- Wire Transfer – Outgoing
 - Domestic – U.S. Dollar..... \$25.00
 - International – U.S. Dollar..... \$50.00
 - Foreign Exchange – Country Currency..... \$25.00
- Wire Transfer – Incoming
 - Domestic – U.S. Dollar..... \$25.00
 - International..... \$30.00
- Statement or Check Copy..... \$5.00
- Copies of Imaged Checks.....\$1.00 per page
- Account Reconciliation/Research, per hour..... \$25.00
- Account Verification.....\$10.00
- IRA Trustee-to-Trustee Transfer..... \$25.00

Other Fees

- Mailed Paper Statement Fee, per month¹..... \$3.00
- Account Closing Fee..... \$25.00
 - Applies to checking and money market accounts closed within six months of account opening.*
- Inactivity Fee, per month..... \$4.00
 - Applies to checking accounts with balances less than \$100, after three months with no activity.*
- Escheat Fee..... \$75.00
- Tax levies, garnishments, etc. per occurrence..... \$75.00

Safe Deposit Box Fees

VA	
Box Size	Annual Fee
2" x 5"	\$47
3" x 5"	\$63
4" x 5"	\$70
5" x 5"	\$84
3" x 10"	\$98
5" x 10"	\$131
6" x 10"	\$131
8" x 8"	\$160
8" x 10"	\$160
10" x 10"	\$189
10" x 15"	\$300

NC, SC, TN, GA	
Box Size	Annual Fee
3" x 5"	\$45
5" x 5"	\$50
3" x 10"	\$55
5" x 10"	\$80
7" x 10"	\$90
10" x 10"	\$120

- Safe Deposit Box Drill Fee..... \$200.00
- Lost Key Fee..... \$75.00
- Safe Deposit Box Late Payment Fee.....\$10.00

Other Services

¹ See product-specific disclosures for any fee waivers applicable to your account product type.

² Advances are subject to the charges specified in the terms and conditions governing your Cash Reserve or HELOC.