



1201 Wayne Street
Olean, NY 14760
800.854.6052
www.highpointfcu.com

Fee Schedule Effective 7/1/26

Fees are subject to change at any time.

Federally Insured by NCUA

Account Early Closeout Fee (within 6 months of opening)	\$5.00 per account
Account Inactivity Fee (12 months with no account activity)	\$5.00 per month
Account Research/Reconciliation Fee (min. \$10.00)	\$25.00 per hour
ACH Origination via Phone	\$2.00 per transaction
ACH Same Day Settlement via Phone or in Person	\$2.00 per transaction
ATM – Non-proprietary ATM Fee	\$1.00 per transaction
ATM – On-Site ATM Fee	No Fee to Members
ATM or Debit Card Replacement Fee	\$7.00 per card
Auto Transfer – Overdraft Program Fee	\$3.00 per transfer
Foreign Check Collection Fee – No longer offering this service	\$25.00 per item
Cashier's/Teller Check	\$4.00 per check
Certified Teller Check	\$5.00 per check
Escheatment (Abandon Property)	\$20.00 per account
Mailed Paper Statement (Fee waived if Primary Member is under 18 or over 62)	\$1.00 per month
Enroll in and accept eStatement terms to avoid the monthly fee.	
Business Checking (if balance falls below \$300 at any time during month)	\$6.00 per month
Excessive Check fee for checks cleared after 30 per month	\$.10 per check
Non-Profit Checking Account	No fee
Check Printing & Delivery	Varies by Design
Copy of Paid Check (drawn on your CU account)	\$2.00 per check
Counter Check (limit 8)	\$0.25 per check
Debit Card Pin Replacement	\$2.00 per card
Incorrect Address (non-notification of address when mail is returned)	\$3.00 each
Levies, Subpoena's, and Restraining Order	\$100.00 each
Money Order	4.00 each
Negative Balance Fee (assessed every 15 consecutive days balance is negative)	\$7 every 15 days
Notary Fee – Member	No charge
Notary Fee – Non-Member	\$2 per signature
NSF Return Deposit Item	\$12.00 per item
NSF Return Deposit Item (Drawn on own account at another financial institution)	\$30.00 per item
NSF Fee	\$30.00 per item
Overdraft Fee	\$27.00 per item
Protests	\$10.00 per paper
Rental Deposit Comment Fee	\$5.00 per comment
Statement Copy	\$2.00 per statement
Stop Payment	\$25.00 per item
Bill Pay Stop Payment Fee	\$25.00 per item
Bill Pay Return Fee	\$5.00 per item
Telephone Transfer	No Charge
Wire Transfer: Incoming Domestic	\$5.00 per wire
Wire Transfer: Incoming International	\$15.00 per wire
Wire Transfer: Outgoing Domestic	\$20.00 per wire
Wire Transfer: Outgoing International	\$100.00 per wire