



Heritage Bank

Heritage Bank - Pricing Statement

The following fee statements are effective September 1, 2009.

ATM/Check Cards

Replacement ATM/	
Check Card	\$5.00
Reissue PIN	\$2.00
Rush Card	\$50.00*
Rush PIN	\$50.00*

Insufficient Funds, Overdrafts & Overdraft Protection

NSF Return Item Fee	\$29.00
Overdraft Charge	\$29.00
Automated Overdraft	
Transfer	\$5.00/transfer
Returned Deposit Item	\$4.50
Continuous Overdraft	
After Nine Days	\$5.00/day

Negotiable Instruments

Cashier's Check	
(customers)	\$3.00
Money Orders	
(customers)	\$2.00
Traveler's Checks	
(1 signature)	1% purchased amount
Traveler's Checks	
(2 signatures)	2% purchased amount
Visa® Gift Cards	\$4.00

Wire Transfers

Incoming Wire	\$10.00
Outgoing Wire	\$20.00
Outgoing International	
Wire	\$50.00
Incoming International	
Wire	\$25.00

Statements & Research

Account Activity	
Printout	\$5.00
Item Copies	\$2.00 per item
Account Research	\$35.00 per hr.
Statement Cutoff	\$5.00

Internet Banking

Account Access	Free
Transfer Funds	Free
Bill Pay	Free
E-statements	Free

Health Savings Account

Initial Set-Up Fee	\$15.00
Monthly Service Charge	
(if balance falls under \$5,000)	\$2.00 per cycle

Coin & Currency Processing

Coin Counting	
for customers	Free up to \$100, \$1% over \$100

Miscellaneous

Early Account Closing	\$25.00 (less than 180 days of opening)
Dormant Account Fee**	\$5.00 per month
Telephone Transfer Fee*	\$2.00 per transfer
Check Printing	Varies by quantity
Written Deposit	
Verification	\$25.00/\$15.00 (2nd)
Stop Payment	\$25.00
Check Cashing***	\$3.00 per check
Counter Check	\$.25
Excessive Withdrawal	
Fee	\$20.00
Fax	\$1.00 per page, \$5.00 minimum
Credit Card Cash	
Advance (customers)	No charge
Hold Statement	\$2.00 per month
Returned Mail Fee	\$2.00

Safe Deposit Boxes (Customers Only)

Key Deposit	\$25.00+
Late Payment Fee	\$5.00 per year
Entry Research Fee	\$35.00 per hour
Lock Change/Drill Fee	Actual cost + 15%
Transfer Fee	\$20.00

Night Depository

Lock Deposit Bag w/ Key	\$25.00
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Legal Process

Notary Service	
(customers only)	Free
Collections - Domestic	Actual cost + \$20.00
Collections - Foreign	Actual cost + \$50.00
Garnishment/Tax Levy	\$125.00
Back-Up Withholding	
Admin Fee	\$25.00 per account
Back-Up Withholding	
IRS Notification	\$75.00 per account
Reclamation	Actual cost + \$50.00

* Non automated.

** An account is considered dormant if no withdrawals or deposits have been made to the account and we have received no communication from you about the account for a.) 1 year if a checking account, or b.) 2 years if a savings account.

***\$25.00 returned if keys are returned at box closing.

***On us checks only. Limit \$1,000.

Locations:

Phoenix

4222 E. Camelback Rd.

Phoenix, AZ 85018

(602) 840-3400

Hours:

9 a.m. - 5 p.m. (M-F)

Tempe

1333 W. Broadway Rd.

Tempe, AZ 85282

(480) 894-2900

Hours:

9 a.m. - 5 p.m. (M-F)