

**Huntingdon Valley Bank**  
**Fees and Charges**  
**Effective April 15, 2010**  
**Checking and Savings Account Fees**

Below minimum balance:	
Interest & Independence 50 Checking	\$12.00
Independence Checking	18.00
Statement Savings	3.00
Premium Money Market	24.00
Money Market	12.00
Nonsufficient/Unavailable funds fee (consumer ): Item Returned or Paid *	39.00
Nonsufficient/Unavailable funds fee (business ): Item Returned or Paid *	49.00
Overdrawn account administrative management fee	6.00
Overdraft transfer (more than 1 per stmt. cycle)	6.00
Copy of paid check	6.00
Stop payment	18.00
Stop payment cancellation	12.00
Settlement of statement - per hour	25.00
Duplicate statement	6.00
Lost passbook	6.00
Excess money market or savings account transaction fee.	18.00
Night deposit bag (per bag) (Refundable upon satisfactory return of bag and keys.	25.00
Closed checking acct. within 6 months of opening	18.00
Undeliverable account statement	6.00
Escheat account	75.00
If a Freedom Checking account has no activity for one (1) year and a balance below \$300, a \$5 inactivity fee will be charged monthly until the account is closed.	5.00
For Passbook, School Savings and Statement Savings accounts with balances under \$50 and no activity for one (1) year, a \$5 inactivity fee will be charged yearly until the account is closed.	5.00
For student savings under the above circumstances, the fee will be \$1.00 monthly until the account is closed.	1.00
*Applies to overdrafts/unavailable funds created by check, in person withdrawal, ATM withdrawal or other electronic means as applicable.	

<b>Other Fees</b>	
Wire transfer:	
Incoming	\$12.00
Outgoing - domestic	18.00
Outgoing - international	60.00
ATM Card - monthly maintenance fee	2.50
Visa Debit Card - monthly maintenance fee	Free
ATM / Visa Check Card - Freedom Checking only	
Withdrawal at non-HVB ATMs	0.60
Point of Sale purchase - using PIN	0.60
Point of Sale purchase - signature	Free
Replacement of ATM / Visa Check Card (All accts)	6.00
Processing of Foreign Check -	
Exchange rate plus	18.00
Money Order	5.00
Bank check	7.50
Photocopy of bank check	7.00
Stop payment of bank check or money order	24.00
Stop payment cancellation	12.00
Deposited item returned	
Second party	18.00
Third party	12.00
Deposited item returned twice	
Second party	24.00
Third party	18.00
Mortgage payment check returned	18.00
Coupon fee (per envelope)	12.00
Duplicate copy of 1099 statement	6.00
Research - per hour	25.00
Attachments, levies, etc.	
Processing fee	75.00
Legal fees reimbursement	cost
IRA outgoing transfer	15.00
<b>Safe Deposit Boxes</b>	
Annual Rental:	
3" x 5"	30.00
5" x 5"	45.00
3" x 10"	60.00
5" x 10"	105.00
10" x 10"	150.00
Late rental payment	5.00
Replacement of key	12.00
Drilling of box	150.00