

Fee Schedule

CHECKING ACCOUNT FEES		MISCELLANEOUS FEES	
Stop Payment	\$24.00	Deposited Item Return	\$10.00 per item
Overdraft Fees from Savings	\$5.00 per occur/max 3 per month	Deposited Item Return (Your Bank)	\$25.00 (these checks drawn on members 2nd account elsewhere)
Overdraft Fees from Quarter Plus	\$8.00 per occurrence	Collection Items-Incoming	\$10.00 per item
Insufficient Funds(NSF)	\$24.00 per item	Check Cashing (Savings only members & deposits<\$10k)	\$3.00
Check Printing	varies by style	Cashiers Checks (free with balance >\$10,000)	\$3.00
Temporary Checks	\$2.00 book of 10		
Photocopy Check	\$2.00 per copy		
Checking Account History(FREE via Internet Banking & E-statements)	\$3.00 (since last st.)	Wire-Outgoing	\$15.00
Statement Reconciliation	\$20.00 per hour	Wire-Incoming	\$10.00
Bill Payment-Internet (15 items per month)	\$5.95 per month	Western Union (US)	\$25.00
Bill Payment Excessive Item	\$0.40 per item	Western Union (International)	\$50.00
Bill Payment ACH-Debit NSF	\$24.00 per item	Bill Payment –Non-electric	\$2.75 each item
Bill Payment Stop Payment & Reissue	\$24.00 per item	ITCUA Remote Funds	\$5.00
Corporate Check Collection	\$20.00 per item	Mastercard Replacement	\$15.00
DEPOSIT ACCOUNT FEES		Credit Research (cost per creditor)	\$10.00
New Member	\$5.00 one time	Account Research or Recon	(\$20.00 min) \$20.00 per hr
Excessive Savings Withdrawals	\$5.00/2 free per month	Garnishment/Levy	\$50.00
Excessive Quarter Plus Withdrawals	\$10.00 each (6 free)	Stock Transfer (Bal > \$10,000 10% discount)	\$50.00 per co.
IRA Account Closing	\$30.00	Loan Late Payment	5% of pmt (min \$10 max \$40)
IRA Accounts (Less than <\$1,000 on 12/31)	\$15.00	Loan Payoffs-Written	\$10.00
IRA Self-Directed Brokerage Accounts	\$30.00 annually	Loan Extension	10% of pmt
Dormant Account (bal<\$200, 90 days dorm)	\$5.00 per month	Skip-Payment	10% of Payment \$8min/\$35max
Early Membership Closure (less 6 months)	\$10.00	Medallion Stamp & Notary Service	Free for Members
Additional Checking Account	\$7.00 monthly	Cash advance MasterCard	3% of amt/\$10 min
Returned Statement (bad address)	\$7.00	MasterCard over-limit fee	\$30.00

CHECK CARD & ATM FEES		SAFE DEPOSIT BOX FEES	
ATM Balance Inquires	\$1.00 each	Safe Deposit Box – Initial Setup	\$3.00
ATM Transfers	\$1.00 each	Safe Deposit Box – Lost Key	Cost
Check Card	\$2.00 per month	Safe Deposit Box 2x5	\$13.00 Annually
Check Card Replacement- Lost/Stolen	\$15.00 (rush \$20)	Safe Deposit Box 3x5	\$16.00 Annually
ATM Replace/Extra ATM Card (savings only members)	\$10.00	Safe Deposit Box 3x10	\$28.00 Annually
ATM Excessive Savings Withdrawals (after 2)	\$5.00	Safe Deposit Box 4x10	\$33.00 Annually
ATM Excessive Checking Withdrawals (after 5)	\$1.50	Safe Deposit Box 5x10	\$38.00 Annually
TRAVELERS CHEQUE PRODUCTS		Safe Deposit Box 6x10	\$45.00 Annually
Traveler's Cheques	1% of the value	Safe Deposit Box 10x10	\$71.00 Annually
Travelers Cheque Gift Card	\$4.25 each		