

GENERAL SCHEDULE

Account History Print Out (\$1 per page).....	\$1.00
Cashier's Checks or Money Orders - Payable to Third Party	\$3.00
Check Cashing for Non-Members	\$5.00
Check Copies (each).....	\$5.00
Consumer Loan Modification.....	\$50.00
Employee Assisted Telephone Transfers.....	\$4.00
Escheatment	\$25.00
Foreign Draft (each)	\$50.00
Incoming/Outgoing Collection Item.....	\$35.00
Incorrect Address (Monthly)	\$5.00
IRA Closure	\$35.00
Loan Payment by Debit/Credit Card - Convenience Charge.....	\$10.00
Refinance Processing (Existing Loans).....	\$50.00
Research (per hour)	\$30.00
Returned ACH Item (NSF)*	\$30.00
Returned Deposit Item - 3rd Party Originated	\$15.00
Returned Deposit Item – Member	\$30.00
Returned Loan Payment.....	\$35.00
Statement/Document Copies (each)	\$5.00
Stop Payment.....	\$25.00
Subpoenas, Levies and Garnishments - (each occurrence).....	\$75.00
Verification of Deposits.....	\$10.00
VISA Gift Cards	\$4.00
Wire Transfer – Domestic.....	\$25.00
Wire Transfer – International.....	\$50.00
Excessive Transaction Fees (Business Only)****	\$0.25/item

SAVINGS ACCOUNT SERVICE CHARGES

Account Close/Reopen.....	\$5.00
Inactive Account - Monthly (if inactive for 12 months or more)**	\$10.00
Low Balance (Balance less than \$25)	\$5.00

PERSONAL SOLUTIONS MONEY MARKET ACCOUNT SERVICE CHARGES

Excessive Withdrawals.....	\$5.00 each (over 6 withdrawals or 3 electronic funds transfers)
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**** Items presented in-branch free up to 100 transactions per month. Each additional item is \$0.25. Business accounts only.

CHECKING ACCOUNT SERVICE CHARGES

Classic Checking.....	Free Checking
Teen Checking	Free Checking
Courtesy Pay*****	\$35.00
Inactive Account Monthly (If inactive for 12 months or more) **	\$10.00
Item Returned Non-Sufficient Funds (NSF)*	\$35.00
Monthly Service Charge - Basic Checking***	\$7.00
Monthly Service Charge for Prestige Checking*** (below average daily balance)	\$15.00
Stop Payment.....	\$25.00

BUSINESS CHECKING ACCOUNT SERVICE CHARGES

Business Checking.....	Free Checking
Courtesy Pay.....	Not Available
Inactive Account Monthly (If inactive for 12 months or more) **	\$10.00
Item Returned Non-Sufficient Funds (NSF)*	\$35.00
Stop Payment.....	\$25.00

BUSINESS MONEY MARKET ACCOUNT SERVICE CHARGES

Excessive Withdrawals.....	\$5.00 each (over 6 withdrawals or 3 electronic funds transfers)
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PLASTIC CARD (VISA Credit/Debit)

Card Replacement	\$10.00
Card Replacement (Rush Order).....	\$75.00
Monthly Service Charge (Platinum Basic VISA)***	\$10.00

COMPLIMENTARY SERVICES

ICCU ATMs	No Charge
Bill Pay Services.....	No Charge
Check copies through online banking.....	No Charge
Consumer Loan Application	No Charge
Notary Public Services.	No Charge
Online Banking.....	No Charge
CU*Talk (telephone account access)	No Charge
VISA Debit Cards	No Charge

*An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.

**Excludes Minor Accounts under age 21.

***Product no longer available.

*****Courtesy Pay not available for Teen Checking accounts.