

Our Service Charges

COMPLIMENTARY SERVICES

ICCU ATMs	FREE
Bill Pay Services.....	FREE
Check copies through online banking.....	FREE
Consumer Loan Application	FREE
Notary Public Services.....	FREE
Online Banking.....	FREE
CU*Talk (telephone account access)	FREE
VISA® Debit Cards.....	FREE
Stop Payments through online banking - (checks only)	FREE

SAVINGS ACCOUNT SERVICE CHARGES

Account Close/Reopen.....	\$5.00
---------------------------	--------

CHECKING ACCOUNT SERVICE CHARGES

Solutions Checking.....	FREE
Teen Checking	FREE
Courtesy Pay****	\$35.00 each
(if account is overdrawn a total of \$10 or more; limit of 4 charges per day)	

PERSONAL SOLUTIONS MONEY MARKET ACCOUNT SERVICE CHARGES

Excessive Withdrawals.....	\$5.00 each
(over 6 withdrawals or 3 electronic funds transfers)	

BUSINESS CHECKING ACCOUNT SERVICE CHARGES

Business Checking.....	FREE
Courtesy Pay.....	Not Available

BUSINESS MONEY MARKET ACCOUNT SERVICE CHARGES

Excessive Withdrawals.....	\$5.00 each
(over 6 withdrawals or 3 electronic funds transfers)	

PLASTIC CARD (VISA Credit/Debit)

Card Replacement	\$10.00
Card Replacement (Rush Order).....	\$75.00

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

***Excludes Minor Accounts under age 21.*

****Items presented in-branch free up to 100 transactions per month. Each additional item is \$0.25. Business accounts only.*

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

GENERAL SCHEDULE

Account History Print Out (\$1 per page).....	\$1.00
Cashier's Checks - 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	\$5.00
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
Inactive Account - Monthly (if inactive for 12 months or more)**	\$10.00
Item Returned Non-Sufficient Funds (NSF)*	\$35.00
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 (Employee Assisted).....	\$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	\$75.00
Excessive Transactions (Businesses Only)***	\$0.25/item

Service Charges Effective: February 2024