

FEE SCHEDULE

EFFECTIVE 3-1-2018

CHECKING/SAVINGS

New Account Opening	FREE
Initial Deposit [Minimum]	\$5.00
Basic Checking	FREE
Rewards Checking	\$5.00
Minimum Balance Fee	\$3.00/Month
<i>[Total Savings below \$250 avg. daily balance]</i>	
Check Copy	\$4.00/Item
Stop Payment [Add or Remove]	\$35.00/Item
NSF Checks/ACH Items	\$35.00/Item
Overdraft Privilege/Courtesy Pay	\$35.00/Item
NSF Auto Transfer	\$4.00/Transaction
Early Account Closure Fee	\$5.00
<i>[If account closed within 180 days of open date]</i>	
Reinstatement of Account	\$10.00
Return of Deposited Cash Items	\$15.00/Item
Redeposited Items	\$5.00/Item
Account Reconciliation	\$25.00/Hour
<i>[After first 30 minutes]</i>	
Copy of Statement on Letterhead	\$5.00/Month
Dormant Account Fee	\$10.00/Month
<i>[If inactive one year or more]</i>	
Account History Printout	\$1.00/Page
Verification of Deposit	\$5.00/Request
Counter Checks - 4 per page	\$2.00/Page

ELECTRONIC SERVICES

Virtual Branch Online Banking	FREE
<i>[With e-Statements]</i>	
<i>[\$2.00/Month without e-statements]</i>	
Virtual Branch Online BillPay	\$2.00/Month
Mobile Banking	FREE
Direct Payment via ACH	FREE
ACH Revoke/Stop Payment	\$35.00
e-Statements	FREE
ART [Auto Response Phone Access]	FREE
Phone Transfer	\$1.00/Inquiry
Manual Phone Balance	\$1.00/Inquiry

ATM/DEBIT CARDS

Annual Fee	NONE
Replacement Card Fee	\$5.00/Card
ATM Foreign Machine	\$2.00/Transaction
Alliance One Network Transactions	FREE
<i>[Use a machine with Alliance One Emblem]</i>	

COMMON FEES

Official Checks and Money Orders	
<i>[Member]</i>	
	\$5.00/Item
<i>[Non-Member]</i>	
	\$10.00/Item
Mortgage Payoff Letter	\$25.00
HELOC Processing Fee	\$50.00
Release of Mortgage	Varies
Coin - No longer necessary to wrap.	Varies
<i>[Calculated on Total- 2% for Members, 5% non-Members]</i>	
Copy Machine	\$0.25/Page
Fax Transmit	\$1.00/Page
Bad Address	\$5.00/Month
Collection Fee/Negative Accounts	\$15.00
Notary	\$2.00/Page
Litigation Fees	\$50.00
Attorney Research Fee	\$50.00/Hour
Tax Levies, Garnishments	\$20.00/Each
Check Cashing Fee	\$5.00/Item
<i>[Non-Member]</i>	
Reg 'D' Fee	\$5.00/Transaction
<i>[Per violation after six in a month]</i>	
Travel/Gift Card	Varies/Card

SAFE DEPOSIT BOX RENTAL

3 x10	\$25.00
5 x10	\$40.00
10x10	\$70.00
Key Replacement	Cost of Locksmith
Drilling of Box	Cost of Locksmith

WIRE TRANSFERS

Wires Incoming/Outgoing	\$25.00/Wire
Western Union Domestic Wires	\$30.00/Wire
International Wires	\$50.00/Wire

765-649-9271
independentfcu.org



You shouldn't have to spend your time writing and mailing checks. With our FREE Online Bill Pay you can receive convenient bill reminders and pay all your bills from one secure website - independentfcu.org.

What could be easier than that?

With Online Bill Pay you can:

- Pay any bill, anytime.
- Schedule one-time and recurring payments in advance.
- Control when and how much you pay.
- Be assured that your payments will arrive on time.

In addition, you can track recent payments, view bill history, and keep your personal information protected and secure all from one convenient place. Don't let paying your bills get out of control. Enroll today in Online Bill Pay. Once you do, you'll wonder what took you so long.

TAKE CONTROL OF PAYING YOUR BILLS



Go MOBILE

You've got better things to do with your time. Enroll via **Online Banking** or find our **Touchbanking™** app in the App StoreSM or Google PlayTM. Visit our website and click on Electronic Services for links and more information.



The Gift of Giving



Thanks to the continued generosity of our member's donations, along with the on-going sale of our candy bars in-branch; we partnered with local schools and Life Stream Services in a combined effort to help families and the elderly in our community most in need. We are committed to helping those in need in order to build a stronger Madison County community.

ANNUAL MEETING

Mark your calendars for our Annual Meeting and

Board Elections

Annual Meeting - April 24 - 5:30 PM

Board Elections:

David Johnson	2 Year Term
Richard Mains	3 Year Term
Chad Clark	2 Year Term



Your privacy is extremely important to us, that is why we suggest you review our Privacy Policy and keep a copy for your records. Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. The types of personal information we collect and share depend on the product or service you have with us. This information can include your social security number, income, account balances, credit history and credit scores. To find out what and how your information is protected and shared, visit Independentfcu.org and click on Privacy Policy in the footer of the website. From there you will be able to view, download and print our Privacy Policy.

FACTS

WHY DOES INDEPENDENT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, use, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer a member, we continue to share your information as described in this notice.

How? All financial companies need to share essential personal information to run their everyday business. In the version below, we list the reasons financial companies can share their members' personal information, the reasons Independent Federal Credit Union chooses to share and whether you can limit this sharing.

INDEPENDENT FEDERAL CREDIT UNION

2021 • Consumer Privacy Notice • 01/2021

Reasons you can share your information	Share Information Federal Credit Union Chooses	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, manage your accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For real-estate purposes to offer our products and services to you	Yes	No
For joint marketing with financial companies	Yes	No
For our affiliate everyday business purposes information about your transactions and expenditures	Yes	No
For our affiliate everyday business purposes information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share
	No	We Don't Share

Call (800-449-6231) or (800-384-5233) or go to www.independentfcu.org

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**LET INDEPENDENT
FINANCE YOUR
NEW RIDE!**

**COME IN,
APPLY ONLINE
OR...**

ASK YOUR DEALER FOR

**INDEPENDENT
FINANCING**

LoanPayXpress

LoanPay Xpress lets you pay your Independent loan from any other financial institution. You can manage ALL your loan payments in one convenient place. Make a one-time payment or set-up recurring payments and never miss a payment, or pay a late fee again. Forgot a payment? Jump on your mobile device and make a one-time fast payment! Whatever your loan - personal, vehicle, line-of-credit, or mortgage - **LoanPay Xpress** allows you to make online payments 24/7.



Discover your next car, SUV, truck, motorcycle, or RV with AutoSMART. Search local dealer inventory. Explore photos, specs and even finance your next vehicle all in one place. Save your favorite vehicles to look at later, and even contact a dealer for additional information. When you are ready to roll, apply for a loan with Independent Financing all online.

Get started today! Kick some virtual tires, or pay that loan. Visit independentfcu.org for more information.

**Need a little
extra cash?**

Skip-A-Pay!

Take a month off
from your **JANUARY** loan payment*

Free up **cash**
Plan a **vacation**
Cover unexpected **expenses**
You decide!

*Member must be in good standing with a minimum share balance of \$5.00. Real Estate, unsecured lines of credit and Fast Cash loans not eligible. \$35.00 fee will be charged for each skipped payment.

New Year's Day	January 1
Martin Luther King Jr. Day	January 15
President's Day	February 19
Memorial Day	May 28
Independence Day	July 4

Our branch will be **CLOSED** to honor the following Holidays:

Monday, Tuesday	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday, Friday	9:00 AM - 5:00 PM
Saturday	9:00 AM - 12:00 PM
[Teller Transactions Only]	



3737 S. Scatterfield Road
Anderson, Indiana 46013

Monday, Tuesday	9:00 AM - 5:00 PM
Wednesday	10:00 AM - 5:00 PM
Thursday	9:00 AM - 5:00 PM
Friday	9:00 AM - 6:00 PM
Saturday	9:00 AM - 12:00 PM