

## FEE SCHEDULE

EFFECTIVE 3-1-2019

### 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       |
| Courtesy Pay  | \$35.00/Item       |
| Overdraft Protection 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        |
| Instant Issue Replacement Card    | \$15.00            |
| Debit Card Reactivation Fee       | \$10.00            |
| <i>[When exceed limit]</i>        |                    |
| ATM Foreign Machine               | \$2.00/Transaction |
| Alliance One Network Transactions | FREE               |
| Shared Branch Usage Fee           | \$2.00             |

### 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 - <i>No longer necessary to wrap.</i>                   | 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>                  |                    |

### 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



## Come Home with an Independent Mortgage



Refinance, Home Equity Line of Credit, Build or Buy -  
Independent has the perfect loan for you!  
Come home with Independent!

Whether it's your first or your next home, our loan experts will work with you every step of the way. No matter what stage of life you are in, we know buying a new home can be exciting and scary at the same time. We offer traditional 15-30 year mortgages, USDA loans, VA loans, and FHA loans. We can process your loan with as little as 3% down. So whether you are planning to build your dream home, or find a new nest to fix-up we have the loan that will fit your needs. If the thought of moving is too much and you are thinking about fixing up your current home, we can help with that too. We offer Fixed Home Equities and Home Equity Lines of Credit as well. We work to make it as easy as possible to apply for a loan. You can visit our website and apply online; or if you prefer to work face-to-face, then we welcome you to walk into our branch. Come on in and let's get to work.

@ **Apply Today!**  
<https://www.independentfcu.org>



You've got better things to do with your time. Enroll via Online Banking or find our TouchBanking™ app in the App Store™ or Google Play™. Visit our website and click on Products/Mobile Banking for links and more information.



Need a little extra cash?

**Skip-A-Pay!**

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

\*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.

## Privacy Policy Notice

Our website provides our PRIVACY POLICY regarding personal Information. There are no changes from the previous policy.

You may request a copy by calling us at 765-649-9271 or 800-284-5233 or by visiting us at [www.independentfcu.org](http://www.independentfcu.org)





**LIFE HAPPENS!**

Independent Federal Credit Union understands unexpected overdrafts occur from time to time. No problem! That is where Courtesy Pay and Overdraft Protection can help. **Overdraft Protection services** apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another deposit account. (\$4 fee applies) **Courtesy Pay** allows you to overdraw your account up to the disclosed limit, for a fee, in order to pay a transaction. Even if you have overdraft protection, Courtesy pay is available as secondary coverage if the other protection source is exhausted. (\$35 fee applies) To learn more about Overdraft Protection or Courtesy Pay visit us online, come by the branch or call us at [765] 649-9271.  
**COMING SOON: Instant Issue Debit Cards!**

## Charity, Faith and Hope - Building a Stronger Community

Our staff has been hard at work to ensure our Madison County families in need don't go without! Below, staff shows off their work in partnering with the United Way's Operation Weatherization. The project helps insure that families stay warm throughout the winter. In addition we raised funds this year by holding an Ice Cream Social featuring Good's Homemade Ice Cream. For every serving sold, money was donated to our fund raising efforts to help families and the elderly in our community most in need. We personally adopted several families and seniors identified by local schools and LifeStream services.

Our annual Christmas project included a giving tree in our lobby, complete with children's names. Together with our generous members, we were able to provide socks, hats and gloves, as well as collect non-perishable food items. All these efforts, in addition to our traditional candy bar sales has helped to build a stronger Madison County Community.

Thank you to our generous members for helping us help others.

**Sprintworks™ for Credit Union Members with Cash Rewards.**  
Our Credit Union Cash Rewards program is now even better.

Register at:  
[lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards)  
or in the Love My Credit Union Rewards® app.

Be sure to mention Member code:  
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**SPRINTworks™**

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. For eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. Up to 15 lines. Req. activ. At point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. Discounts apply. Loyalty Reward: \$100/acct/yr. When Sprint acct. remains active and in good standing each yr. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. For Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. Everywhere for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. ©2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. N185A56



## Dates to Remember...

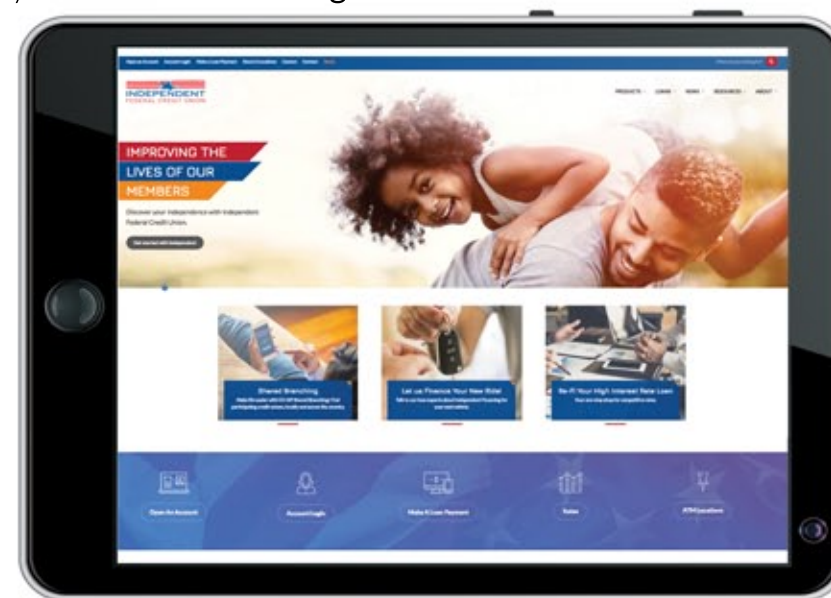
Our branch will be **CLOSED** to honor the following Holidays:

|                                    |             |
|------------------------------------|-------------|
| New Year's Day                     | January 1   |
| Martin Luther King Jr. Day         | January 21  |
| President's Day                    | February 18 |
| Good Friday (1/2 Day - Close 1 pm) | April 19    |
| Memorial Day                       | May 27      |
| Independence Day                   | July 4      |

18201-FEE-0119

## Have you checked out our NEW Look?

We are proud to offer our members a new website experience. The new website will allow you to easily access your on-line accounts. Simply visit **independentfcu.org** and click on Account Login at the top of the home page. Or, stay a while and research Independent products and offers in Member Resources. You can also make loan payments or apply for a loan. It is easy, convenient and fast. Visit our news section, where you can stay up-to-date on important information effecting you and your Credit Union. Need to ask us a question on-the-go or after hours? Simply complete the contact form and someone from your Credit Union team will be in-touch shortly. So, if you are looking to catch-up, apply for a loan, or just reach out, then **independentfcu.org** is your destination. **Log on to our new look!**



Upgraded Web Experience.

Mobile Friendly. Easy Navigation.

Designed with YOU in mind.

- Access your on-line account
- Access Rates
- Apply for a loan
- Make loan payments

## ANNUAL MEETING and Board Elections - April 30 - 5:30 PM

Our Annual Meeting will be held April 30th, the last Tuesday of the month, at 5:30 PM and held at: 3737 S. Scatterfield Road in Anderson. Each year the Nominating Committee recommends candidates to fill volunteer vacancies on the Board of Directors. Nominations may be made by petition, containing signatures and account numbers of 90 members. The petition must be submitted to the Credit Union to the attention of **Richard Mains, Secretary**, by April 1, 2019. The nominee must have a willingness to serve if elected. Written statements of qualification, biographical information must accompany the nominee's petition. Petition forms are available at our branch. The Nominating Committee has nominated the following candidates for open positions on the Board of Directors:



**Kenny Harte - 3 Year Term** - Harte retired from General Motors after 30 years. He has been an IFCU member for over 37 years. Harte has served on the Board of Directors since 2008 and is the current Board Treasurer.

**Francis Davis - 3 Year Term** - Davis is a General Motors retiree, certified hourly and salary trainer for more than 18 years. She currently works at Anderson HS and has served on the Board of Directors since 2007.

### Lobby Hours

|                  |  |
|------------------|--|
| 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<br>[Teller Transactions Only] |

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**INDEPENDENT**  
FEDERAL CREDIT UNION  
3737 S. Scatterfield Road  
Anderson, Indiana 46013

### Drive-Up Hours

|                 |                    |
|-----------------|--------------------|
| 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 |