

FEE SCHEDULE

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/Return Items	\$35.00/Item
Courtesy Pay/Overdraft Items	\$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/Research Fee	\$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

Online Banking	FREE
e-statements	FREE
Paper Statements	\$2/Month
Online BillPay	FREE
Mobile Banking	FREE
Mobile Check Deposits	FREE
<i>[With Mobile Banking enrollment]</i>	
Direct Payment via ACH	FREE
ACH Revoke/Stop Payment	\$35.00
Early ACH Posting	TBD
e-Statements	FREE
ART [Auto Response Phone Access]	FREE
Phone Transfer	\$1.00/Inquiry
Manual Phone Balance	\$1.00/Inquiry
Return of Online Loan Payments	\$10.00/Item

ATM/DEBIT CARDS

Annual Fee	NONE
Replacement Card Fee	\$5.00/Card
Instant Issue Replacement Card	\$10.00
<i>[When exceed limit]</i>	
ATM Foreign Machine	\$2.00/Transaction
Alliance One Network Transactions	FREE
Shared Branch Usage Fee	\$2.00

EFFECTIVE 8-15-2026

COMMON FEES

Official Checks and Money Orders	\$5.00/Item
Mortgage Payoff Letter	\$25.00
HELOC Processing Fee	\$149.00
Release of Mortgage	Varies
Coin Machine Services	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/Signer
Litigation Fees	\$50.00
Attorney Research Fee	\$50.00/Hour
Tax Levies, Garnishments	\$20.00/Each
Check Cashing Fee [Non-Member]	\$5.00/Item
Foreign Item Check Processing	\$10.00

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
-------------------------	--------------



765-649-9271
independentfcu.org

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



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

