

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 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

EFFECTIVE 1-1-19

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



Federally Insured by NCUA