



# FEE SCHEDULE

Effective December 15, 2016

ACCOUNT FEES	
<i>Savings</i> Minimum Balance Fee, per month <small>(No fee if \$100 is maintained in account or if member has IHCU loan)</small>	\$3.00
<i>Fresh Start Checking</i> Fee, per month	\$5.00
<i>Classic Checking</i> Fee, per month <small>(No fee if \$100 is maintained in account or with combined IHCU accounts of \$1500 or more, excluding checking)</small>	\$5.00
<i>Free Checking</i> Fee, per month <small>(Must have e-statements)</small>	FREE

ATM /DEBIT FEES	
ATM Withdrawals, per withdrawal <small>(After 10 FREE withdrawals per month)</small>	\$1.00
Plus ATM Transactions, per item	\$1.50
ATM/Debit Card Replacement Fee	\$10.00
Point-of-Sale Transactions	FREE
Deposits	FREE

ACCOUNT SERVICE FEES	
2014 Account Reconciliation/Research, per hour \$20.00	
Anytime Info Line Fee, per call <small>(After 15 FREE calls per month)</small>	\$.50
Attachment/Garnishment Fee, per item	\$100.00
Christmas Club Early Withdrawal Fee	\$10.00
Copy of Check, per item	\$3.00
Copy of Check on Virtual Branch	FREE
Copy of Statement, per page	\$1.00
Deposit Item Returned, per item	\$10.00
Dormant Account Fee, per month <small>(Applies to accounts with no activity for 6 months and balance less than \$100)</small>	\$5.00
Early Closing Fee <small>(If closed within 6 months of opening)</small>	\$25.00
Excessive Withdrawal Limit Fee, per withdrawal <small>(After 5 free withdrawals per month)</small>	\$1.00
Legal Handling Fee, per item	\$100.00
Overdraft Transfer from savings, per transfer	\$5.00
Paid Overdraft, per item	\$30.00
Returned ACH (NSF), per item	\$30.00
Returned Drafts (NSF), per item	\$30.00
Returned Mail Fee, per item	\$5.00
Stop Payment Fee, per request <small>(One-time fee for lost/stolen checkbook)</small>	\$30.00
Sustained Overdraft Fee, per day <small>(For 15 days max., after 30 consecutive days overdrawn)</small>	\$5.00
Verification of Deposit, per item	\$5.00

MISCELLANEOUS FEES	
Cashier's/Certified Check, per check	\$5.00
Check Cashing, per check <small>(Non-member fee for cashing IHCU checks)</small>	\$5.00
Coin Machine Fee <small>(Free to members)</small>	5% of total
Fax, per fax	\$5.00
Notary Public Service for members	FREE
Photocopy, per page	\$.50
Prepaid Gift Cards, per card	\$3.00
Shared Branching <small>(Transactions and Inquiries)</small>	FREE
Wire Transfer Fee, per transfer <small>(Outgoing or incoming)</small>	\$20.00

IH Credit Union, 5000 Urbana Rd., Springfield, Ohio 45502-9539  
 (937) 390-1800 or (800) 576-4428  
[www.ihcreditunion.com](http://www.ihcreditunion.com)

**YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT**



**AMERICAN SHARE INSURANCE**

This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.