



# FEE SCHEDULE

Effective December 20, 2019

ACCOUNT & SERVICE FEES	
Savings Minimum Balance Fee, per month <small>(No fee if \$100 is maintained in account or if member has IHCU loan)</small>	\$3.00
Step Up Business Plus Checking Fee, per month <small>(No fee if \$5000 minimum balance maintained in account)</small>	\$10.00
Account Reconciliation/Research, per hour <small>(Account research fee is subject to additional charges to cover the cost per item(s) requested. Legal handling fees included.)</small>	\$20.00
Christmas Club Early Withdrawal Fee	\$10.00
Copy of Check, per item	\$3.00
Copy of Check on Online Banking	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)</small>	\$5.00
Early Closing Fee <small>(If closed within 6 months of opening)</small>	\$25.00
Courtesy Transfer to checking, per transfer	\$5.00
Paid Overdrafts, per item <small>(Courtesy Pay &amp; Courtesy Pay Plus)</small>	\$30.00
Returned ACH (NSF), per item*	\$30.00
Returned Checks (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

ATM/DEBIT FEES	
Plus ATM Transactions, per item	\$1.50
ATM/Debit Card Replacement Fee	\$10.00
Point-of-Sale Transactions	FREE
Deposits	FREE
Change PIN	FREE
<p><b>* Fees at Non-IHCU ATMs</b> You understand and agree that the ATM operator may charge you multiple fees for multiple transactions (for example, a fee for a balance inquiry and a fee for a withdrawal) during the same ATM session.</p>	

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, non-members <small>(Free to members)</small>	5% of total
Fax, per fax	\$5.00
Notary Public Service for members	FREE
Photocopy, per page	\$.50
Shared Branching <small>(Transactions and Inquiries)</small>	FREE
Wire Transfer Fee, per transfer <small>(Outgoing or Incoming)</small>	\$20.00

**\* Non-Sufficient Funds (NSF) Fees**

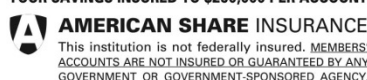
Your account may be charged an NSF fee (either a Returned ACH (NSF) or a Returned Check (NSF)) when the Credit Union returns or rejects transactions against your account that would exceed your available balance. Importantly, a transaction that you have authorized (for example, a check or an ACH debit) may be presented or submitted to the Credit Union multiple times and you could be charged multiple NSF fees if the Credit Union returns or rejects the transaction multiple times.

**Check Example.** If you wrote a check to a merchant (or other third party) who submitted the check to the Credit Union for payment and we returned the check, you would be charged an NSF fee. If the merchant presented the check for payment again (or converted the check into an ACH and submitted the item for payment), the Credit Union would make an additional determination of whether the available balance was sufficient. If not, you would be charged an NSF fee. This means you could be charged multiple NSF fees due to the check (and, possibly, the electronically converted check) being presented and returned multiple times.

**ACH Example.** If you authorize a merchant (or other third party) to electronically debit your account, such as an ACH debit, the merchant submits the electronic debit to the Credit Union for payment. If the transaction exceeds your available balance, the debit will be rejected and you will be charged an NSF fee. The merchant may re-submit the electronic debit to the Credit Union for payment. If this occurs, the Credit Union would make an additional determination of whether the available balance was sufficient and, if not, you would be charged an NSF fee for this additional rejected transaction.

*Note:* The Credit Union does not determine whether or when an item or transaction is presented for payment. Rather, the Credit Union determines whether or not the available balance is sufficient to pay a presented or submitted item or transaction.

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



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