



BUSINESS FEE SCHEDULE

EFFECTIVE October 15, 2025

BUSINESS DEPOSIT ACCOUNTS		
BENEFITS & FEES	Step Up Free Business Checking <ul style="list-style-type: none"> ▪ 1,000 FREE monthly transaction items ▪ No minimum balance ▪ No monthly service fee ▪ \$10,000 currency deposited per month for FREE ▪ \$25.00 minimum opening deposit 	FREE
	Step Up Business Plus Checking <ul style="list-style-type: none"> ▪ 1,000 FREE monthly transaction items ▪ Competitive yield on balances over \$1,000 ▪ \$10,000 currency deposited per month for FREE ▪ \$25.00 minimum opening deposit 	\$10.00 PER MONTH Waived with a \$5,000 minimum balance in checking
	Business Money Market <ul style="list-style-type: none"> ▪ Tiered competitive rates based on your balances ▪ \$1,000 minimum opening deposit 	FREE
	Business Savings <ul style="list-style-type: none"> ▪ \$5.00 minimum opening deposit ▪ Earned dividends on balances \$100.00 or more ▪ Monthly fee waived on balances \$100.00 or more 	\$3.00 PER MONTH Waived with a \$100 minimum balance in savings

TREASURY SERVICES		
BENEFITS & FEES	Standard Online Banking <ul style="list-style-type: none"> • No monthly fee • Ability to share access • Remote Deposit Capture after 90 days 	FREE
	Small Business Package <ul style="list-style-type: none"> • Ability assign access to multiple users • ACH available for employee payroll* 	\$15 PER MONTH Waived with \$15,000 average daily balance in checking
	Step Up Business Package <ul style="list-style-type: none"> • Ability assign access to multiple users • Access to all ACH capabilities* • Ability to run custom reports 	\$25 PER MONTH Waived with \$25,000 average daily balance in checking
	Signature Business Package <ul style="list-style-type: none"> • Ability assign access to multiple users • Access to all ACH capabilities* • Ability to run custom reports • Simplified multi-account access 	\$50 PER MONTH Waived with \$50,000 average daily balance in checking
	Additional Services	
	<ul style="list-style-type: none"> • Merchant Services 	PRICING VARIES
	<ul style="list-style-type: none"> • Bill Pay 	FREE

*Application and credit underwriting required.

ACCOUNT & SERVICE FEES	ACCOUNT & SERVICE FEES	
	Courtesy Transfer to checking, per transfer	\$5.00
	Paid Overdrafts, per item (Courtesy Pay & Courtesy Pay Plus)	\$30.00
	Returned Checks (NSF), per item *	\$30.00
	Returned ACH (NSF), per item*	\$30.00
	Same Day ACH, per occurrence (Must be approved by electronic services)	\$35.00
	Deposit Item Returned, per item	\$10.00
	Dormant Account Fee, per month (Accounts with no activity for 6 months)	\$5.00
	Stop Payment Fee, per request (One time free for lost/stolen checkbook)	\$30.00
	Account Reconciliation/Research, per hour (Additional Charges may apply)	\$20.00
	Returned Mail Fee, per month	\$5.00
	Copy of Check, per item	\$3.00
	Copy of Statement, per page	\$1.00
Early Closing Fee (If closed within 6 months of opening)	\$25.00	
<p><i>*Non-Sufficient Funds (NSF) Fees</i> 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.</p> <p><i>Note: The Credit Union does not determine whether or when an item or transaction is presented for payment. Rather, the Credit Union determines whether the available balance is sufficient to pay for a presented or submitted item or transaction.</i></p>		

ATM FEES	ATM FEES	
	All IHCU ATMs*	FREE
	Plus ATM Transactions, per item	\$1.50
	Point-of-Sale Transactions	FREE
	Deposits	FREE
	Change PIN	FREE
	ATM/Debit Card Replacement Fee	\$10.00
	Foreign Transaction Fee**	1% of Final Settlement Amount
<p><i>* Fees at Non-IHCU ATMs 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.</i></p> <p><i>**Applies to debit or ATM Transactions that are initiated in a foreign currency or initiated in the U.S. but occur in foreign countries.</i></p>		

MISCELLANEOUS FEES	MISCELLANEOUS FEES	
	Cashier's/Certified Check, per check	\$5.00
	Non-member Check Cashing, per check (IHCU checks only)	\$5.00
	Coin Machine Fee, non-members (Free to members)	5%
	Notary Public Service for members	FREE
	Shared Branching (Transactions & Inquiries)	FREE
	24-Hour Transactions & Inquiries (Telephone Banking)	FREE
	Wire Transfer Fee, per Transfer*	\$20.00
<p><i>*Incoming & Outgoing – Domestic, Incoming only - International</i></p>		

IH Credit Union

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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

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