

A Word About Fees from President/CEO Jay Anders

Without fee income, most financial institutions would operate in the red. This is true with your credit union as well. When it comes to fees, we are not out to make a fortune. Our goal is to simply cover costs and discourage abusive financial behavior and practices. The last time ICCU increased fees was January of 2007. We believe these charges are fair and reasonable. Thank you for your continued support.

ICCU Fee Schedule—Effective March 10, 2010

Account Histories—Per page	\$ 1.00*	Mortgage Subordination Fee	\$100.00
ATM Transactions—Out of network	\$ 1.50**	Notary Service—non member	\$ 10.00
Six <i>free</i> withdrawals per month		Overdraft Transfer	\$ 5.00
Cash Advance—Non ICCU credit cards	\$ 15.00	Photocopy—Per page	\$ 1.00
Cashier's Check—Any amount	\$ 3.00	Replacement Plastic Card	\$ 5.00
Check Copy—Front and back	\$ 3.00*	Replacement Card—RUSH	\$ 15.00
Checkbook Balancing—Per hour	\$ 25.00	Research—Per hour	\$ 25.00
Checks Held for Collection	Cost	Returned Statement-Bad Address	\$ 3.00*
Christmas Club—Early withdrawal	\$ 10.00	Safe Deposit Box Rental \$20 to \$100.00/year	
Courtesy Pay—Automated non-return	\$ 28.00	Signature Guarantee-non member	\$ 10.00
Debit Card Cross-Border Assessment	0.8%	Stop Payment	\$ 28.00
Deposited Check Returned Unpaid		Subordination of Mortgage	\$100.00
Redeposit	\$ 10.00	UCC1 Filing (If needed for loan)	\$10 to \$50
Check recovery/account debited	\$ 20.00	Verification of Deposit (Mortgages)	\$ 10.00
Early Closure (180 Days) - Per service	\$ 5.00	VISA Gift Card	\$ 3.00
E-Bill Pay—Inactive monthly fee	\$ 5.00	VISA Travel Money Card	\$ 5.00
E-Bill Pay—Monthly-Business accts. only	\$ 5.00	Wire Transfer—Domestic	\$ 20.00
E-Bill Pay—Per trans. fee/business accts.	\$ 0.40	Wire Transfer—Foreign	\$ 50.00
Escheated Account (60 months inactive)	\$ 50.00	Wire Transfer—Incoming	\$ 5.00
Faxes—First page (each add'l \$1.00)	\$ 5.00		
Foreign Exchange	\$ 5.00		
Inactive Account Fee—Over 24 months			
per month for balances under \$500	\$ 5.00		
Legal Processing	\$ 50.00		
Microfiche Copy (per page)	\$ 5.00		
Money Market, Transaction Limit			
Exceeded—per occurrence	\$ 10.00		
Money Order	\$ 2.00		
Non-Sufficient Funds (NSF)	\$ 28.00		

* Use "It'sMe247"
for free to check your
balances and transfer
money 24/7 from any internet connected PC.



** Use CO-OP Network ATMs for
unlimited (free) transactions. →



Free Products and Services

- It'sMe247™— Online account access
- CU Talk—Telephone account access
- Checking — No minimum balance
- Bill Pay Service — (Excluding Business Accounts)
- Notary Public and Signature Guarantee
- Self Service Coin Counter at both offices
- ATM/Debit Cards and the CO-OP Network
- Treasure Hunt Youth Savings Club (5 to 12 yrs.)



Gold Key Club Services For All Members Age 55 +

- Free Checking — No Minimum Balance
- Free Checks — Limit two boxes per year
- Money Orders — Discounted to .50 Cents
- Cashier's Checks — Only \$1.00
- Account History — One free per month
- VISA Travel Card — Discounted to \$2.50
- Plus all the free items listed on the left