



## Business Fee Schedule Effective October 1, 2021

### Account Fees

#### Business Regular Checking<sup>1</sup>

no balance requirements

- \$0.05 per check deposited in branch<sup>1</sup>
- debits: first 75 free, then \$0.30 each
- credits: first 75 free<sup>1</sup>, then \$0.30 each<sup>2</sup>

#### Business Nonprofit Checking

- **\$5 monthly fee**
- no balance requirements
- unlimited transactions

#### Money Fund

waived if monthly ADB\* at least \$2,500; if not:

- **\$5 monthly fee**

#### Money Fund/Savings Excessive Usage

six transactions free, then **\$25 per transaction**

### Loan Fees

Loan Documentation

Contact CU

Replacement Loan Coupon Book

\$20

### Product & Service Fees

Foreign Transaction Fee

Up to 1.00%

(for ATM withdrawals and Mastercard® purchase transactions)

(Fee may apply if cardholder's country code differs from the merchant's / business' country code. All fees are calculated on the transaction amount after it is converted to U.S. dollars.)

Paper Statement (per statement cycle)

\$5

Outgoing Domestic Wire

\$27.50

Incoming Domestic Wire

\$15

Outgoing Foreign Wire

\$60

Incoming Foreign Wire

\$25

*Western Union Wires-No Longer Offered*

Deposit Inquiry

\$2

Non-ITCU ATM Withdrawals

\$3 per

One-Time/Reoccurring Outgoing ACH

- Originated by ITCU

\$15

## Product & Service Fees (continued)

One-Time Incoming Deposit/Payment Originated by ITCU	\$10
One-Time Loan Payment Originated via itcu.org Website	\$5
Same Day ACH Origination	\$20
Check Copy or Statement Copy	\$10
Money Order	\$6
Cashier's Check	\$10
Stop Payment (paper, ACH or Zelle <sup>®</sup> )	\$35
Returned Check	\$20
Overdraft Transfer	\$2.50
Insufficient Funds (NSF)	\$0
Courtesy Pay	\$10
pays item when account available balance is not sufficient to pay it	
Zelle <sup>®3</sup> Research	\$35
Additional Temporary Checks (per set of 3)	\$5
Online/Mobile Banking Bill Pay	
Standard Delivery	\$0
Rush Delivery-Same Business Day <sup>3</sup> (ACH)	\$9.95
Rush Delivery-Next Business Day <sup>3</sup> (Check)	\$14.95
Bill Pay Check Copies	\$8
Express Mail Minimum	\$10
Foreign Items Collection Minimum	\$10
Account Research Hourly Fee (Min. 1 Hour)	\$30
Special Items Collection Minimum	\$15
Replacement ATM/Debit Card	\$10

### Safe Deposit Boxes

3"x5"x22" (annually)	\$30
5"x5"x22" (annually)	\$45
3"x10"x22" (annually)	\$50
5"x10"x22" (annually)	\$65
10"x10"x22" (annually)	\$115
Key Deposit (per box)	\$75
Lost Key(s) (per box)	\$150
Late Annual Rent (per box)	\$35

\*ADB = Average Daily Balance

<sup>1</sup>\$0.05 fee per check deposit will be assessed to the Business Regular Checking, regardless of which account type the check(s) were deposited to. For example, if you have a Business Regular Checking and deposit a check in branch to your Business Money Fund account, the \$0.05 will still apply.

<sup>2</sup> Additional \$.05 per check deposited in branch applies.<sup>1</sup>

<sup>3</sup> Not available for Business Bill Pay.

Note: The par value of one full share to maintain membership is \$5. This is not a fee. Federally insured by NCUA. Equal Housing Lender.