

!nTouch[®]

CREDIT UNION

Business Fee Schedule

Effective Date: February 9, 2026

Monthly Account Fees

Business Regular Checking¹

no balance requirements

- \$0.05 per check deposited in branch¹
- debits: first 75 free, then \$0.30 each
- credits: first 75 free¹, then \$0.30 each²

Business Nonprofit Checking

\$5

- no balance requirements
- unlimited transactions

Money Fund

\$5

waived if monthly Average Daily Balance (ADB) at least \$2,500;

Business High-Yield Checking

\$14.95

waived if net monthly debit card purchases ≥ \$500

Loan Fees

Loan Documentation

Contact CU

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's 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

Deposit Inquiry

\$2

One-Time/Reoccurring Outgoing ACH

-Originated by ITCU

\$15

One-Time Incoming Deposit/

Payment Originated by ITCU

\$10

One-Time Loan Payment Originated

via itcu.org Website

\$5

Product & Service Fees (Continued)

Same Day ACH Origination	\$20
Check Copy or Statement Copy	\$10
Money Order	\$6
Cashier's Check	\$10*
Stop Payment (check, ACH or Zelle®)	\$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® ³ Research	\$35
Additional Temporary Checks (per set of 3)	\$5
Digital Banking Bill Pay:	
Standard Delivery	\$0
Rush Delivery-Same Business Day ³ (ACH)	\$9.95
Rush Delivery-Next Business Day ³ (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
Annual Safe Deposit Box Fee (Not available at all branches)	
2" x 5" x 22"	\$25
3" x 5" x 22"	\$30
5" x 5" x 22"	\$45
3" x 10" x 22"	\$50
5" x 10" x 22"	\$65
10" x 10" x 22"	\$115
10" x 13" x 22"	\$150
10" x 21" x 22"	\$295
Key Deposit (per box)	\$75
Lost Key(s)/Drill Box (per box) ⁴	\$340
Late Annual Rent (per box)	\$35

¹\$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.

² Additional \$.05 per check deposited in branch applies.¹

³ Not available for Business Bill Pay.

⁴ Lost keys(s) require box(es) to be drilled. Drilled box(es) fee will be at current vendor cost.

*First three cashier's checks are free, with subsequent cashier's checks \$10 each

Revision Date: October 26, 2026