

# !nTouch<sup>®</sup>

CREDIT UNION  
Business Fee Schedule  
Effective Date: February 9, 2026

## Monthly 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**

- 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  $\geq$  \$500

### Money Fund/Savings Excessive Usage

**\$25**

per transaction after six transfers or withdrawals per month

## Loan Fees

Loan Documentation

**Contact CU**

## Product & Service Fees

### Foreign Transaction Fee

**Up to 1.00%**

for ATM withdrawals and Mastercard<sup>®</sup> 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	<b>\$20</b>
Check Copy or Statement Copy	<b>\$10</b>
Money Order	<b>\$6</b>
Cashier's Check	<b>\$10*</b>
Stop Payment (check, ACH or Zelle®)	<b>\$35</b>
Returned Check	<b>\$20</b>
Overdraft Transfer	<b>\$2.50</b>
Insufficient Funds (NSF)	<b>\$0</b>
Courtesy Pay	<b>\$10</b>
pays item when account available balance is not sufficient to pay it	
Zelle® <sup>3</sup> Research	<b>\$35</b>
Additional Temporary Checks (per set of 3)	<b>\$5</b>
Digital Banking Bill Pay:	
Standard Delivery	<b>\$0</b>
Rush Delivery-Same Business Day <sup>3</sup> (ACH)	<b>\$9.95</b>
Rush Delivery-Next Business Day <sup>3</sup> (Check)	<b>\$14.95</b>
Bill Pay Check Copies	<b>\$8</b>
Express Mail Minimum	<b>\$10</b>
Foreign Items Collection Minimum	<b>\$10</b>
Account Research Hourly Fee (Min. 1 Hour)	<b>\$30</b>
Special Items Collection Minimum	<b>\$15</b>
Replacement ATM/Debit Card	<b>\$10</b>
Annual Safe Deposit Box Fee (Not available at all branches)	
2" x 5" x 22"	<b>\$25</b>
3" x 5" x 22"	<b>\$30</b>
5" x 5" x 22"	<b>\$45</b>
3" x 10" x 22"	<b>\$50</b>
5" x 10" x 22"	<b>\$65</b>
10" x 10" x 22"	<b>\$115</b>
10" x 13" x 22"	<b>\$150</b>
10" x 21" x 22"	<b>\$295</b>
Key Deposit (per box)	<b>\$75</b>
Lost Key(s)/Drill Box (per box) <sup>4</sup>	<b>\$340</b>
Late Annual Rent (per box)	<b>\$35</b>

<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.

<sup>4</sup> 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

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